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Your Guidebook
**THE
CANADIAN
WAY**

A Publication of
The Department of Manpower and Immigration
Immigration Division
Ottawa, Canada, 1971

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Disponible en français sous le titre "Introduction à la vie canadienne".

Introduction

In Canada, you will find that the innumerable details of day to day living are going to make your new life very different from the one you have known. Education, politics and government, the way people talk and think, their eating and drinking customs, transportation, communications, personal services, law and justice — all these, and others, have distinctive Canadian characteristics.

Among newcomers such differences create problems, but if you weren't the sort of person who enjoys meeting and solving problems you probably wouldn't be reading this book.

So common are these problems of initial adjustment, and so uniform are the accompanying symptoms, that the term "culture shock" has come into use to describe the condition. Culture shock usually occurs after the first excitement and interest aroused by new and alien things has worn off and before the process of integration has begun. Most people who experience culture shock describe it as a blend of lassitude and homesickness, accompanied by feelings of inadequacy and hopelessness. Fortunately, it usually lasts only a short time. Distressing it may be, but the fact is that millions of immigrants to Canada during the past two decades have encountered it and overcome it.

So, if you find there are Canadian customs that irritate you because they are not the same as you are used to, remember that Canadians are not being different just to annoy you. They are being different because they are different.

Upon Arrival in Canada

When you arrive in Canada, there are certain formalities to complete. These will be conducted at the airport, seaport or border point at which you present yourself and your family. Be prepared by having all your papers ready for presentation.

Air terminals and dockside facilities

usually have signs in French, English and Spanish directing you to the immigration and customs inspection area. If arrangements have been made in advance by a Canadian Immigration office abroad, you may be met upon passing through inspection.

If you are a United States citizen arriving direct from that country you should have in your possession any papers given you by the Canadian Immigration office with which you have been dealing as well as positive identification such as a birth certificate. If you are not arriving from the United States, you will also require a valid passport for yourself and your family and a valid smallpox certificate. U.S. citizens do not need to have a valid passport. Persons legally admitted in the United States for permanent residence, coming to Canada directly from the U.S., need not be in possession of valid passports.

All other persons must have in their possession a valid passport or other approved travel document, a valid smallpox certificate, and all papers issued by the Canadian Immigration office which has processed their applications. Any instructions should be carefully followed.

Upon your arrival in Canada, part of the inspection is intended to examine the articles you are bringing with you which may be eligible for Canadian Customs duty-free entry as personal or household effects if you are establishing residence in Canada for the first time. You must declare household effects even if they do not arrive at the same time as you. Normally, articles which have been in your possession in your home country, including large items such as an automobile and furniture, will be allowed duty-free entry into Canada. These include tradesmen's tools which may be needed upon arrival.

Some goods do not qualify for entry free of duty and taxes as "settlers' effects". These include goods such as automobiles, purchased en route to Canada in a country other than the former country of domicile of the intending settler. These items are

subject to full payment of the assessment prescribed in the Customs Tariff and Excise Tax Act. There are also import restrictions on the amounts of liquor and cigarettes, and on firearms. Goods purchased prior to the settler's removal to Canada, but forwarded from a dealer to Canada without being in your possession and use, do not qualify for free entry. Goods for the accommodation of others, for sale or hire, or for use in a business or manufacturing establishment or as contractors' outfits, are subject to duty and taxes. Examples would be office equipment and furniture, dental chairs, welding equipment, metal and wood working machines, motor vehicles and trailers for commercial use.

Since the introduction of certain plant diseases and pests may have very serious consequences, the importation into Canada of uncertified plants and plant products, including potato tubers and bulbs, is prohibited. As protection against the spread of destructive animal diseases, the importation into Canada of meat, meat products and meat by-products is prohibited, even if it is brought with you in hand-baggage. For the same reason, hay, straw, chaff or other raw products of the soil may not be brought into Canada with merchandise or personal effects as packing or for other purposes. You may, however, bring up to five pounds of cheese if it is for personal consumption.

With regard to pets or other animals, Canadian animal health authorities consider three basic points before issuing permits to bring them into the country. They are:

1. species; 2. the disease status in the country of origin; and 3. that the importation meets Canadian animal health laws. For instance, dogs arriving from the United States require only a veterinarian certificate of rabies inoculation. The requirement for animals from the United Kingdom, Europe and more distant countries is more rigid. Dogs coming from European countries where there are rabies spend three months in quarantine. Those from countries not having the problem require only a health certificate from a veterinarian of the national government.

While you will have been given information abroad about conditions in Canada, it is possible that you may need special assistance upon arrival. There are various government and other agencies to help you. Offices of the federal government which can assist you are Canada Manpower Centres, located in most communities, or Canada Immigration Centres. Their services are available free of charge.

Canada Manpower Centres can assist you in finding employment. Manpower Counsellors may arrange interviews with employers and inform you about job availability. They may also be able to assist you in obtaining accommodation and can provide the addresses of local organizations which you may wish to contact. At these Centres you can register for the government Unemployment Insurance Plan, and obtain a Social Security card, both of which will be required for most classes of employment. If the officers at your port of entry have not given you an application form for Family Assistance or other papers relating to medical and hospital insurance plans which apply where you intend to live, these may be obtained at Canada Manpower Centres.

Those matters which concern your legal status in the country are handled by Canada Immigration Centres. They deal with such matters as applications to bring dependents or relatives who plan to follow you to Canada. Application forms for Family Assistance or for other medical and hospital insurance plans are also obtained at Canada Immigration Centres.

While you will find most Canadians friendly and helpful, be aware that there are always those who will attempt to take advantage of a newcomer. Take every reasonable precaution when you are signing papers committing yourself to any purchase or the rental of accommodation. If in doubt, check with your Manpower or Immigration Centre officials.

Landed Immigrant status is a privilege and a responsibility. Guard it carefully. No one can take it away from you as long as you avoid conflict with the law. Any threat to your status should be taken up with the Canada Immigration Centre nearest you.

Travel



Travel

By Train

The railway systems in Canada include the Canadian National Railway and the Canadian Pacific Railway Company, both of which cross the country from one coast to the other. If you wish to travel to Vancouver Island in the west or to Prince Edward Island or Newfoundland in the east, the cost of the journey by ferry to these islands is included in your railway ticket.

Since the areas which the two railway systems serve are not always the same, the line on which you travel depends, to some extent at least, on your destination.

In most centres served by the two largest railways there are separate stations. Some of the centres, however, have only one large station which is used by both railways. At most of the larger stations there is an information desk; at the smaller ones the ticket agent will be glad to answer any questions. Times of trains are usually posted on boards inside the larger stations and chalked on blackboards outside the smaller ones.

Timetables

Printed timetables may be obtained free at all ticket offices. Timetables are normally revised in Spring and Fall. The use of "Daylight Saving Time" requires special attention to train schedules which sometimes operate only on Standard Time. (See section on Time, Page 76). When looking up the times of trains remember that railways operate on the 12-hour clock. Time

before midday (a.m.) is printed in light face type in the timetables and time after midday (p.m.), in dark type. In any case it is always wise to double check your arrangements with the railway information clerk or ticket agent.

Types of Accommodation

Canadian trains have first and second (coach) class accommodation.

First class is more expensive. You must have a first class ticket to buy a reserved seat in the parlour car (if you are travelling by day) or sleeping accommodation in a first class sleeping car (if you are travelling by night).

Coach class is cheaper; it entitles you to a seat in a coach for either day or night travel. You may also purchase an upper or lower berth on a trans-continental train which carries second class sleepers.

Most coaches are air-conditioned with upholstered adjustable seats. Some coach seats must be reserved.

Tickets and Reservations

Railway tickets may be bought at railway stations, at city ticket offices or at travel agencies. Tickets are usually good for one year. Lower fares, both first class and coach, are available depending upon when you are travelling. When you purchase such a ticket, be sure you know exactly when it applies. If you wish to break your journey, enquire at the ticket office whether your ticket allows stopovers.

Children between the ages of five and twelve may travel for half fare; children

under five accompanied by a parent or guardian may travel free.

Although accommodation in parlour cars or sleeping cars may be bought at any time before the train leaves, you are urged to make your reservation several days in advance, especially if you are travelling during a period of high traffic, such as weekends and holiday seasons. During a busy holiday season, reservations weeks in advance may be necessary.

Reservations may be made at any station, ticket office or travel agency, or by telephone. You do not need to pay for your parlour car or sleeping car accommodation when you reserve it. Normally, a reservation is held for you until the day before the train leaves. It is customary to buy your railway ticket, including parlour chair or sleeping accommodation together. If you are unable to use a portion of your ticket, you may apply for a refund at the railway ticket office. Refunds for reserved seats or sleeping car accommodation are paid only if the reservations are cancelled at the ticket office far enough ahead of the train's departure to satisfy the railway officials.

Not until you are actually in your place on the train will a conductor collect your ticket. However, if you board a train at night in a city, you may find that the conductor will collect your sleeping ticket before you go on board. In smaller centres you are not asked for your ticket at all until you are on the train. At your destination you simply walk off the train without having to show a ticket.

Baggage

If you have more luggage with you than you wish to carry, you may have it checked through to your destination. A notice in the larger stations reading "Baggage Room" will tell you where to take your bags for checking. At the counter, show your train ticket to an attendant. He will punch the ticket, attach a numbered tag to each piece of luggage and give you a corresponding numbered receipt or "check" for each item. Your baggage will then be put in the baggage car of your train.

When you arrive at your destination, take your checks to the baggage room and claim your baggage. In the smaller stations ask the ticket agent. In the larger cities and

towns baggage may be checked for delivery to your final destination. The charges for delivery service may be paid when the baggage is received.

Meals

On most trains, other than local ones, there is a restaurant car where hot meals are served either table d'hôte or à la carte. Many trains on the main lines also carry a café car or dinette, where light meals or sandwiches may be obtained. Alcoholic beverages are also available on many trains. The prices for meals are somewhat higher than in ordinary restaurants. The waiter is usually tipped 10-15 per cent of the total bill but there is no compulsory service charge.

Sandwiches, chocolate bars, soft drinks and fruit are usually available from a vendor who comes through the cars at intervals during the journey. Certain stations on the main lines have restaurants where snacks or meals may be bought during stops. Be sure to find out how long the train will stay at the station before getting off.

Lost Articles

Enquiries for articles left on trains or in station waiting-rooms should be made to the ticket agent or station master of the nearest station serving the railway on which you were travelling at the time.

Travellers' Aid

A very useful service is provided by the Travellers' Aid which has branches in the main stations of all the larger centres. A sign reading "Travellers' Aid" will direct you to the desk where a representative is on duty. If you arrive in a city without prearranged accommodation, the Travellers' Aid will try to find temporary accommodation for you. If you do not speak English or French, they will usually be able to provide an interpreter. If, for one reason or another, you have missed the friends who were to meet you at the station, the Travellers' Aid will help locate them for you.

By Air

The two major airlines in Canada are Air Canada and CP Air. In addition to serving most of the main centres in Canada they both maintain extensive services

between Canada and other countries. There are also several regional airlines.

Timetables are issued fairly often because flight schedules change frequently, so be sure that you have the latest information. Schedules are quoted in local time, either Daylight Saving or Standard (see Time, page 76), depending on which is in effect in the city of arrival or departure. If schedules are based on the 12-hour clock, the flight times are shown in light type for morning travel, dark type for travel after noon.

Tickets and Reservations

It is wise to book your passage a week or so in advance. If you intend to travel during a busy holiday season it is well to make your reservation even further ahead of time.

Reservations for return flights and from stop-over points on overseas routes will be cancelled unless you report personally or by telephone to the airline office at least 72 hours before flight departure time and reconfirm that you intend to use your reservation. On North American flights such reconfirmation is not necessary.

There is, however, a possibility that space may be available although you should not count on this.

The cost of your ticket will be refunded if you do not use it.

If the flight is delayed because of unsuitable weather or for any other reason, the airline will get in touch with you by telephone whenever it is possible to do so.

Return fares are not always cheaper than two single tickets. Tickets are good for one year from the purchase date.

Children from two years to 11 years pay 50 per cent of the full adult air fare. For children under two years of age and not occupying a seat there is no charge on flights within Canada. At the time of booking your passage, you should tell the clerk if you intend to carry an infant with you. This will make sure you have adequate space and also alert the airline staff to assist you in preboarding if necessary.

Some airlines offer a special family rate on a daily basis. At this special rate the head of the family (husband or wife) pays full fare. The spouse and children receive a discount.

Baggage

If you travel to Canada from overseas you are allowed without charge 44 lbs. of baggage on an economy ticket or 66 lbs. on a first class ticket. Within Canada baggage is not determined by weight but by dimension. Before leaving for Canada ask the transportation company about any special provisions for baggage as an immigrant.

Ground Transportation

Fares do not include transportation to and from the airport. The charge for this transportation varies according to the distance of the airport from the centre of the city.

When you buy your tickets the clerk will tell you where and at what time the taxi, bus or limousine will be available to take you to the airport. A principal hotel in the larger cities is usually served by ground transportation. At the time of writing, there was no airport tax at Canadian ports of entry.

Meals

All meals served aloft are free. Alcoholic beverages are available at extra charge. Timetables indicate which flights serve meals or snacks. For short flights, tea, coffee, or milk are normally provided. No tips are accepted.

By Bus

You can travel by bus not only to all the larger centres in Canada but also to many small towns and villages, including some which are not served by the railways.

There are many different bus companies operating in various sections of the country. Those serving your district may be found in the local telephone directory. Look in the "yellow pages" under "Bus lines".

Timetables

Bus timetables may be obtained from local terminals. They are based on the 12 hour clock and will use Daylight Saving Time when it is in effect and Standard Time for the remainder of the year.

Tickets and Reservations

In most cities there is a bus terminal or station situated close to the main business

section. Tickets, timetables, and information may be obtained at the terminal, which is the main point of arrivals and departures.

In the smaller centres the main bus stop is usually located at a hotel, store, service station, or restaurant. Tickets may be bought and information obtained at these bus stops.

Baggage

A certain amount of baggage in addition to hand luggage will be carried free on each bus ticket. Most lines set a limit of 150 lbs. for a full fare ticket and 75 lbs. for a half fare ticket. Suitcases or bags are handed to the driver who places them in the luggage compartment.

Meals

On long journeys buses stop at certain places where refreshment and meals may be obtained. It is wise to enquire at the terminal before leaving on a trip to make sure what the arrangements are.

Local Transportation

Buses, Streetcars

Buses are the usual means of surface public transportation in the larger centres. If you wish to change from one route to another, you should ask the operator for a "transfer" as you pay your fare. Fares are paid either in the form of bus tickets, or by cash. When you enter a bus, try to have the exact fare ready. In some places the individual fare is less expensive when you buy a strip or book of tickets than when you pay cash. Some city transportation companies offer a monthly pass card at moderate cost. As a general rule smoking is not allowed on buses.

Subways

Subways ("metro" or "underground") are major public carriers in Toronto and Montreal. Subway tokens are sold at booths as you enter the underground station. Machines are provided to stamp your ticket or provide transfer to another line. In buses as well as on subways, you pay the same fare regardless of the distance.

Taxis

Taxis in many cities are fitted with meters on which a fixed charge is automatically registered before the start

of the trip. The total charge for the journey is based on mileage plus the fixed charge. In smaller centres meters are seldom used. The amount for journeys to specified points is fixed by custom, by agreement with the driver in advance, or by local by-law.

In a few large cities taxis are permitted to pick up passengers along the streets. To get a taxi you may also telephone one of the companies (look in the "yellow pages" of the telephone directory under "taxicabs") or go to a taxi stand. Taxi drivers expect tips. Approximately 10-15% of the fare is normal.

Express, Freight and Parcel Post

Articles for shipment anywhere in Canada or abroad may be sent by express, freight, or parcel post.

Parcel post is usually for parcels up to 25 pounds in Canada.

Articles that are too heavy for parcel post may be shipped either by express or freight. Express service is faster but more expensive than freight.

Goods may be shipped "express" either by rail or by air through an express company which generally operates as a department of a railway company. It may also handle express for airlines. The office will probably be located in or near railway stations. All articles should be securely packed and carry the owner's name and return address as well as the name and address of the receiver.

Freight may be shipped by train, truck, airplane or boat.

Trucking companies offer a means of transporting heavy bulk commodities or household furnishings from one place to another by road. They will collect the goods from your house or place of business and deliver them to the final destination.

To find the names of the various transport firms look in the "yellow pages" of your telephone directory under "Transport Service".

Many trucking companies also operate local moving vans which will move your household furnishings from one part of a city or town to another. See the "yellow pages" of your telephone directory under "Movers".

Traffic Regulations

There is a wide variation among the different provinces with regard to traffic

regulations. Booklets and information on this subject may be obtained at any motor vehicle licence bureau or at any police station. To find the address of the licence bureau in your community, look in the "yellow pages" of the telephone directory under "licences".

The following are a few general remarks on regulations which apply to all the provinces.

In the open country the speed limit is usually 50 to 60 miles an hour. Slower speeds

are required in cities, towns and villages.

The penalty for infractions of the traffic regulations may be a fine, and, under certain circumstances, suspension of your driver's licence or imprisonment.

Motorists and pedestrians both have obligations to be careful in traffic to avoid accidents. When entering a province or city in Canada for the first time, it is advisable to ask the local police for information on the regulations unless you already are familiar with them.

Communications



Communications

Public Telephones

Public telephones are located in telephone booths on the street, in some drug stores, cigar stores, hotels and public buildings. Instructions are posted for their use.

Long distance calls may also be made on a public telephone. Be sure that you have sufficient coins when the operator tells you what amount to deposit. It is helpful to ask the operator in advance how much this will be.

Long Distance

To place a long distance call consult the cover or the first page of your directory to find out how to reach the long distance operator. In some dial telephone systems you dial "operator"; in other systems you dial a given number. If you have a manual telephone ask the operator for "long distance".

You can also dial directly across North America without going through an operator. The beginning of telephone directories list

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the code numbers of all towns and cities in North America. If you do not know the number of the person you want to reach, you can dial direct to the operator in any city, at no cost to you, to get the required information.

There are two main kinds of long distance calls: station-to-station and person-to-person. The former is used when you are willing to speak to anyone who answers the number you are calling. The later is used when you wish to speak to a particular person. Station-to-station calls are cheaper than person-to-person. Low rates for both types of call are in effect at certain hours, except for calls between Ontario and Quebec where there are no low rates for person-to-person. These low rates apply on all calls outside your local telephone system. For information about rates between various points in Canada, and between Canada and abroad, consult your Telephone Directory or ask the Long Distance operator.

Private Telephones

In order to have a telephone installed or to have an existing one transferred to your own name, you should get in touch with the office of the telephone company in your community.

There are several large telephone systems in Canada as well as smaller ones, including municipal, government, and co-operative companies. All these systems serve different areas. You will find that the service is very much the same everywhere, although there is some variation in the type of equipment used from one district to another. The rates vary slightly between one place and another. Party lines, where they exist, (see below) are cheaper than private lines. Accounts are usually payable monthly on a flat rate basis; that is, you pay the same amount regardless of how many local calls you make or receive.

Urban Party Lines

The party line in a Canadian city has two telephones on the same line. Before trying to make a call, listen to hear whether the line is free.

Telephone Directory

The Directory which is supplied to every telephone subscriber contains, in addition to

the list of subscribers with their numbers, other useful information. Printed clearly on an outside cover or on the first page are the numbers of the police and fire departments and, in some cases, of hospitals and ambulances. Included in the first few pages of many Directories is information on the use of the telephone.

At the back of most Directories is a section of yellow pages containing a classified list of all business and professional telephone subscribers in your community. These subscribers appear under the alphabetical order of classifications of business or service. The "yellow pages" will prove useful to you on many occasions. For example, if you want to find a list of physicians, building contractors, plumbers or electricians turn to the appropriate heading in your Directory.

Telegrams and Cables

A telegram is a message sent by telegraph to any destination on the North American continent. A cable or cablegram is a message sent by submarine cable anywhere in the world.

There are several systems which send telegrams and cables from Canada but the two main companies have amalgamated and are now known as CN-CP Telecommunications.

Telegrams

There are two different types of telegrams: the full rate telegram and the night letter. The full rate telegram receives top priority in transmission and provides the fastest service available. Charges are based on a minimum number of words, exclusive of address and signature. An additional charge is made for each extra word. The night letter provides an overnight service. It may be handed in at any time of the day up until 2 a.m., but it will not be delivered until the following morning. Charges, (approximately 80 per cent of the cost of a full rate telegram) are based on a minimum of 50 words. Extra words are charged in groups of 10.

Cables

Cablegrams (overseas service) are messages destined for countries outside Canada, continental United States and Mexico. They are prepared in the same

manner as a telegram but the complete address, signature and text are counted and charged for.

Cables are of three types: full rate, night letter rate and social messages. The minimum full-rate is for seven words. The minimum night letter rate is limited to twenty-three words. Social messages within the Commonwealth are for a limit of 10 words. It should be noted that in all cables you must pay for the address and the signature as well as for the message itself.

Sending a message

In cities and larger towns telegrams and cables may be sent from railway stations, railway ticket offices, telegraph offices, airports, hotels and terminals. In smaller towns and villages the railway station is usually the only place to file a telegram or a cable. The messages to be paid later may be telephoned to the office if you are a permanent resident, or billed to a hotel where you are registered. Telegrams are usually accepted on trains.

Receiving a message

If you have a telephone service it is customary for telegraph offices to notify you by telephone saying that they have received a telegram or a cable for you and to read it to you over the telephone. A confirmation copy may be mailed or delivered later.

Sending money by telegram or cable

Money may be sent by telegraph to any destination in North America from any centre which accepts telegrams. Money may be cabled outside North America, however, only through a bank or an express office. Other services such as delivery of flowers can also be arranged by telegram or cable.

Post Office

Unlike the Post Offices of many other countries, the Post Office in Canada is concerned primarily with the handling of mail. It does not operate either telephone or telegraph services.

Location

In most communities the Post Office is located close to the main business district.

In smaller villages the Post Office is often located in a general store. Every city has a main Post Office as well as Sub-Post Offices as required. They are found in convenient business places.

Hours

Post Office hours vary. In cities, Post Offices are generally open between 8 a.m. and 6 p.m. but in towns and villages the hours may vary slightly according to the arrival of mail. After hours, stamps can be obtained at some hotel news-stands, cigar stores or drug stores. Stamp vending machines are placed in the lobbies of larger Post Offices, in some hotels and occasionally on street locations. There is a service charge included if you use a commercial stamp vending machine.

Penalty for insufficient Postage

If you put too little postage on a letter or parcel, the person receiving it will have to pay double the amount owing. For example, if you put 12 cents in stamps on an air mail letter which requires 15 cents, the person who receives the letter will have to pay six cents.

Articles not permitted by Mail

You are not allowed to send by mail inflammable substances, matches, lighter fluid, intoxicating liquor, articles with a noxious odour, or anything of an immoral, seditious or fraudulent nature. There are penalties for illegal solicitation of money by gambling or certain unlisted stocks. Contravening these regulations may lead to the loss of your privilege to have your mail delivered.

Classes of Mail

There are four classes of mail: first class — letters and written postcards; second class — newspapers and periodicals; third class — printed matter and samples; fourth class — parcels. Articles for delivery in Canada may be sent by air parcel-post.

Customs Declarations

These must be completed and attached to all parcels for delivery outside Canada. Forms and particulars are available at any Post Office.

Special Delivery

Special Delivery is a service for the personal delivery of letters. It is usually used for urgent business only. The service is provided daily (including Sundays and holidays) in the larger centres in Canada and also throughout the United Kingdom and the United States. The Special Delivery fee is in addition to normal postage. It may be prepaid either by means of a Special Delivery stamp or by ordinary postage stamps. "Special Delivery" should be written across the lower left hand part of the address side of the envelope or by use of a label which may be obtained at the Post Office. Both ordinary letters and air mail letters may be sent Special Delivery.

Special Delivery service is also available for parcels mailed in Canada only for delivery at any of the larger Canadian centres.

Registration

All classes of mail (except parcel post) for delivery in Canada may be registered. You are advised to register any important document or valuable article. For payment of a small fee you obtain the receipt for the article and are assured that a record is kept of it until it is delivered to the addressee. The person receiving it must sign a receipt before the registered article is turned over to him by the post office. Registration service is in effect with most other countries.

Insurance

Most parcels and some letters may be insured against loss by fire or theft at the Post Office. The Postmaster can reserve the right to determine evaluation when you pay the small premium involved. There is a maximum insurable evaluation.

Money Orders

One of the best ways to transmit small sums of money through the mail to any address in Canada or abroad is by a money order. Postal money orders are available at any post office in amounts up to \$100; or multiples (to send \$300, you buy three money orders). There is a small charge. Money orders are also sold by banks and express companies.

A money order has two parts. The larger

part you send in an envelope to the person for whom it is intended; the smaller part is your receipt. Postal money orders may be easily cashed on presentation at any post office in Canada, upon identification. Almost all countries abroad will accept them.

Cash-on-delivery (C.O.D.)

Mail for any address in Canada may be sent C.O.D. provided the amount owing does not exceed \$100. If you buy an article by mail order or in any other way, it may be sent through the mail on the understanding that you will pay for it when you receive it. When the parcel arrives you may pay the cost of the article plus a small charge for the service. The money you have paid to the Post Office is then transmitted to the store from which you bought the article. This service does not extend beyond the borders of Canada.

Other Functions

The Post Office sells unemployment stamps to employers. It also makes available forms pertaining to income tax, family allowances and employment in the Civil Service of Canada.

Mail Delivery

There is no mail delivery on Saturday or Sunday. In the cities, mail is delivered once a day in the residential areas and more often to business and commercial firms.

In smaller towns and villages mail is not delivered to your home. You collect it at the local Post Office either from the General Delivery wicket or through rental of a Post Office box which has a lock.

In country districts, mail is delivered by carrier to a mail box placed at the side of the road near the entrance to your property. A carrier also sells stamps and money orders.

General Delivery is one means of receiving mail at all centres. It is useful if you do not know what your address will be at a given place. Tell your correspondents to address mail with your name, the name of the city, town or village, and the words "General Delivery". To collect such letters you go to the main Post Office if you are living in a place where there is more than one Post Office. Mail addressed to General

Delivery must be picked up by the intended receiver within fifteen days or it will be returned to the sender.

If you change your residence within a community or from one part of Canada to another, you should obtain a Change of Address card from your letter carrier or local post office. Fill it in and drop it in any post box. To ensure prompt delivery of mail to your new address, fill in this card in plenty of time before you move.

Rural Routes

In remote areas served by more than one mail carrier, there is usually a "Rural Route" number which becomes part of your

address. (Example, Mr. John Doe, R.R.2, Jonestown, Saskatchewan).

Posting Letters and Parcels

In cities and large towns bright red post boxes and parcel boxes are located at convenient points along the streets. Do not confuse post boxes with fire alarm boxes which are usually some distance up from the sidewalk on a pole. However, both are coloured red.

If you live in a small town or village you will have to take your letters and parcels to the local Post Office. On rural routes in country districts outgoing mail is collected from the same mail box in which your incoming letters and parcels are delivered.

Housing



Housing

The availability of living quarters is one of the major concerns of newcomers, particularly those with families; for the single person there is little difficulty as there is usually an adequate number of single rooms. The supply of other types of accommodation, whether for rental or purchase, varies considerably from time to time and from place to place. So, too, does the cost, since cost is closely related to supply and demand.

Rooms

Perhaps the easiest way to find a room to live in is to consult the classified advertising section of the newspaper where you are to live. Lists of rooms to rent are published wherever there is a daily newspaper. Another way is to ask your friends if they know of anything available. Finally, many houses that have rooms to rent

place a sign in the window and you can easily discover these in the neighbourhood of your choice. Many families help to pay their expenses by taking in a boarder to whom they offer the facilities of their home.

The only way to find out exactly what is offered is to inspect the premises yourself. Generally, the landlord comes to a verbal agreement with you about rent and conditions. Usually you pay the rent in advance, either weekly or monthly and are expected to give adequate notice if you intend to leave. You may be asked for references and for a guarantee against damage.

The ethnic press and establishments catering to immigrants often carry notices of rooms or lodgings for rent. Various hostels also provide temporary accommodation. Of these, the best known are the Young Men's Christian Association (Y.M.C.A.), the Young Women's Christian Association (Y.W.C.A.) and the Young Men's Hebrew Association (Y.M.H.A.).

In many instances, "room and board" or "room and light housekeeping privileges" are offered. The term "room and board" means that in addition to being supplied with a room, you will also receive one or more meals per day. The term "light housekeeping privileges" means that you are allowed to cook light meals in your room, which in such a case may be equipped with a hot-plate. If "kitchen privileges" are offered together with a room, you will be allowed limited use of the landlord's kitchen.

Apartments and Flats

In cities and larger towns, apartments and flats of various sizes and with varying accommodations are advertised for rent. In most parts of the country apartments are usually part of an "apartment" building; flats are usually a suite of rooms converted by the owner of a house. You may find that unfurnished apartments in Canada contain features you had not expected. Usually they will have built-in cupboards and closets, a cooking stove (gas or electric) and a refrigerator. They will usually be heated and have a bathroom and toilet. They will also have electric lights. A telephone can be easily obtained. Some apartments supply other extras: garages, venetian blinds, carpets and garbage disposal. It is

important to find out what is included in the rent and what you must provide yourself.

Electricity in Canadian apartments and houses for lighting, radios, television and other small appliances is supplied at 110 volts, 60 cycles. Conversion from other voltage is not recommended, so it is not advisable to bring electrical appliances that will not operate on 110 volts.

Be sure to have a clear understanding with your landlord about your rent or entitlements and any limitations. Usually you are required to sign a lease for one, two or three years. Also, if you wish to sublet, you must have the landlord's consent. Make sure that you understand whether the lease contains special clauses. For example, many landlords refuse pets; some refuse children.

If an immigrant has limited funds on arrival, he should start by renting a furnished room or flat available without a lease and on a weekly basis.

Renting a Home

There are three or four ways to find a house to rent; by reading the classified advertisements in local newspapers, through your friends, through real estate agents, or by placing your own advertisement in the local newspaper. Your Canada Manpower Counsellor can help you by directing you to landlords or agencies which are known and recommended.

Buying a House

Before you take this important step allow yourself enough time to get settled and also consider such factors as proximity to where you work, schools, and shopping facilities.

If it is an older home you are buying you may be dealing either with a real estate agent or directly with the home owner. Most owners who are selling their homes use the services of a real estate agent; the agent's fee is paid by the seller and not by the buyer.

You can seek out the house you want through the "Houses For Sale" columns in the classified advertisements of the newspapers or, if you prefer, you can ask a real estate agent to show you the houses he has listed for sale.

Once you have found the house you want you should retain a lawyer (a notary in

the Province of Quebec) before signing anything. His services will protect your interests and assist you generally.

In buying a new house, you will find that the great majority in the cities are being built on a relatively large scale by developers who, with their great resources, can turn tracts of suburban land into housing developments, complete with roads and all services, in a short time. Such developers usually have a number of model houses on site so that prospective customers can choose the design and features they like best.

The purchase of a house is probably the single most important transaction a family will undertake in its lifetime. Interest rates and property taxes have been rising in Canada in recent years and to allow for some leeway it is wise to have enough cash

to be able to make a substantial down payment on the house of your choice. Since few people have enough money to pay for a house outright, financial assistance must be sought. This is available in the form of property mortgages through private and public institutions and through the Federal Government's agency, the Central Mortgage and Housing Corporation.

Since there is a variety of types of mortgage to choose from, and since interest rates fluctuate from time to time, it is perhaps sufficient to say that if you are able to make a down payment of some 15 per cent of the value of the house you buy and if your income-earning prospects are good, you will be on solid ground.

Here, the advice of your Canada Manpower Counsellor, or your lawyer, may be sought.

Shopping



Shopping

Cash Purchases

While all stores accept cash for purchases, some, such as large chain or multiple stores extend credit. If you establish your identity and credit, you may be permitted to pay by cheque. Some stores have arrangements to accept deposits which are handled somewhat along the lines of a savings account in a bank and which may even draw interest. This is a form of

prepayment for purchases and allows you to buy up to the extent of your deposit.

Buying on Credit

There are many cases on record of families who have bought too much on credit and have suffered severely. Before you buy anything, think carefully. If you cannot pay for it or if you cannot see how you can make regular payments for it, do not buy it. It is

better to wait for a few weeks or months until you have a sound financial foundation before you start asking for credit.

Charge Accounts

The best method of buying on credit is to establish a charge account with a store. You will have to satisfy the proprietor that your financial position and prospects are sound. This normally allows you to buy for a month, at the end of which you receive a bill which you are expected to pay within 30 days. You thus have a month's interest-free credit and the convenience of shopping by telephone.

Instalment Purchases

A common method of purchasing articles is the instalment plan. This allows you to obtain goods before you can pay for them completely and to spread out your payments over varying periods of time. You should understand, however, that articles obtained by this method remain the property of the seller and that you must make regular payments until the total plus interest (usually called "carrying charges") has been paid. You are generally required to make a down payment of 10 per cent or more of the total price of the article and to sign an agreement to abide by the conditions of payment. You are strongly advised to limit such purchases to a minimum and to consult a reliable authority before signing any undertaking for large amounts. Do not forget that the article is not yours until it is fully paid for, that it may be worn out before you have paid for it, and that you are paying substantial interest on the purchase price. You should find out the total sum paid by instalments as compared with the purchase price.

There are many other methods of extending credit which are given different names by various stores. The underlying principle remains that monthly or periodic payments are made by the customer entitling him to a credit up to a fixed amount with interest being charged for the convenience.

Re-possession

Failure to make the payments agreed upon at the time of purchase or to live up to the requirements of a signed contract may entitle the seller to re-possess the articles.

Shopping Practice

Most shops and stores in Canada are of the conventional type found elsewhere.

Self-service stores are mostly found in the larger cities and towns. The great majority are food stores in which articles are packaged and laid out on shelves. Each article is marked with its price, so that you know exactly what you will have to pay. You choose the articles you need and place them in a wire basket or pushcart which is provided for you at the entrance of the store. When you have collected in your basket everything you wish to buy, you go to one of the cashiers located at the front of the store. The cashier adds up the total cost of your purchases, and you pay in cash. Your purchases are then put in paper bags or boxes, and you take them home. Many self-service stores have a home delivery service which will deliver your purchase for a small charge.

Drug stores in Canada perform the same type of service as chemists' shops in Europe. They may also carry a wide range of merchandise such as toilet articles, photographic supplies, stationery supplies, ice cream, chocolates, cigarettes and soft drinks.

Shopping Hours

Shopping hours for stores in Canada vary from place to place, but in most instances business hours in the larger centres are from 9 a.m. to 5.30 p.m. or 6 p.m. Drug Stores are usually open in the evenings, and some remain open on Sundays. Evening shopping has become more common in recent years and in most centres the stores are open two or more evenings a week. Neighbourhood variety or "corner" stores are open later for the convenience of those living in the area.

Mail Order Buying

Because many parts of Canada are thinly populated, a number of department stores maintain mail order offices which advertise and sell their wares by profusely illustrated catalogues. These catalogues, in addition to describing a tremendous variety of goods, explain how to take measurements, how to order various items

and how to pay either by cheque or money order or how to arrange for credit. Normally your payment accompanies your order form or you pay cash-on-delivery (C.O.D.).

If you live in the country, the local post office, rural mail carrier or your neighbour will probably be able to advise you about mail order offices to which you may write for a catalogue. If you live near a larger town or city, you will probably find in it a mail order office of one of the department stores where you may place your order.

Advertising

Canadian shops and stores have a great variety of goods for sale and their advertising campaigns put considerable pressure on newcomers to buy up to the limit of their

capacity and even beyond. You are advised to buy for cash wherever possible and on no account to buy on credit unless you can plan regular payments within your earnings.

Better Business Bureau

Offices of this organization are located in St. John's (Newfoundland), Halifax, Quebec City, Montreal, Ottawa, Toronto, Winnipeg, Calgary, Edmonton, Victoria and Vancouver. Their purpose is to investigate, on request, cases of suspected dishonest business practice. If you live in or near one of these cities, and think that you have been victimized in any sort of business transaction do not hesitate to report it to the Better Business Bureau, which is listed in the telephone directory.

Making a Living



Making a Living

General

It requires personal initiative and flexibility to get a job in Canada. Canadian officials cannot promise you specific employment — it will be up to you to make your own arrangements. The advice and help of governmental and other organizations is always available but there can be no substitute for your own effort.

The experience of many thousands of newcomers shows that responsibility and better pay are closely related to your knowledge of English or French, depending on where you intend to settle. It is usually in your own best interest to start language classes without delay. It is also in your wife's interest to learn the language; even though she may not be able to work immediately, at a later date when the children are in school, she may want to join the labour force as have so many Canadian women.

In various parts of the country you may find wide differences in working conditions, seniority regulations, age limitations, pay scales, union rules. Trades and professional qualifications may be a problem for you. If

you do have a problem, remember it is best to get started at some job even if it is not exactly what you had planned. Some families have found that they get a better start if all members of the family work during the early months of their new life in Canada.

There are many employment opportunities in the smaller towns and villages of Canada. Life and work in these centres have certain advantages. Do not limit yourself to the large cities.

Also, there have been an unfortunate few who have been misled by promises of employment or partnership. Before making any major decision of this nature it is advisable to consult your Canada Manpower Counsellor.

Employment

The Department of Manpower and Immigration maintains more than 350 offices in cities and major towns across the country. They are called Canada Manpower Centres. The Manpower Counsellors in these offices are there to help you. They will take up where your Immigration Counsellor overseas left off.

Unless you have already arranged for employment, one of your first moves should be to register with the Canada Manpower Centre. This will give you access to the assistance of trained and experienced officers, whether the employment you are seeking is professional, managerial, skilled, or unskilled. It will also give you access to other programs of the department such as the Canada Manpower Training Program and the Canada Manpower Mobility Program. When you call at the Canada Manpower Centre (CMC), take with you your passport and any documents which indicate your qualifications and experience. These include the Canadian Immigration Identity Card given to you upon arrival as well as your copy of the Canadian Immigration Registration Card given to you by the Visa Counsellor overseas. The CMC may also be of use to you by providing information about getting settled, business opportunities and so forth.

Seasonal unemployment is recurrent to varying degrees in some industries but considerable progress is being made in solving this problem. With the help of your Canada Manpower Centre seasonal workers may find steady employment by moving from one job to another. It should be remembered that there are often opportunities for overtime during the warmer months and, with the sum total, a person's earnings may not be too seriously affected by the winter.

Newspapers, or periodicals devoted to a particular profession or trade, may also have useful information about employment opportunities.

When you apply for a position take with you all documents which show proof of apprenticeship, qualification and experience. If possible have your credentials officially translated into English or French before you come to Canada.

Workmen's Compensation

Each of the ten provinces has a Workmen's Compensation Act which provides that, in any industry to which the Act applies, workers who are injured in an accident caused by, and in the course of, their work, or who are disabled by certain industrial diseases, are entitled to compensation.

There are exceptions to coverage and certain classes of workers are excluded by some of the Acts. You should check with your employer to determine whether or not you are covered.

Compensation takes the form of cash payments for the period of inability to work, as well as free medical and hospital services. Should death result, funeral expenses are paid, as well as a pension to widows and orphans. The Workmen's Compensation Act in each province specifies that a fixed period must elapse between the date of the accident and the date when compensation payments begin, but in all cases medical aid is payable from the date of the accident. The waiting period for compensation payments varies from province to province.

By law, employers covered by the Act must contribute to an Accident Fund from which the Workmen's Compensation Board provides compensation and medical aid to injured workmen. No contributions from employees are permitted.

Any accident, even the most minor one, should be reported immediately to the personnel office. A physician of the Workmen's Compensation Board will generally be called in to determine the degree of injury. The compensation will then be based on his findings. It is essential that you report all accidents immediately. Immigrants are entitled to receive workmen's compensation from the beginning of their work in Canada.

Unemployment Insurance

Most persons are insured against loss of employment through the unemployment insurance program of the Federal Government. Persons employed in certain occupations, for example, domestic service and school teaching, are excluded from unemployment insurance. Unemployment insurance is your protection in the event of unemployment. The contributions you pay, together with the money received from employers and the Government, go into a common fund from which benefits are paid to those who lose their jobs and who meet the conditions set out in the Act and Regulations.

Unemployment insurance is like fire insurance where many people pay small

premiums so that the few who lose their property will receive compensation. It is not a savings account. The premium pays for protection during the term of the policy and, whether or not there has been a loss, there is no refund of the amount paid.

Unemployment insurance is a compulsory, contributory plan. Employers and their insured employees make equal contributions based on a graded scale which is related to the employee's earnings. A person must have been working in insured employment and making contributions for at least 30 weeks over the previous two years before he or she becomes eligible for this assistance. Those who have not worked 30 weeks, but have worked 15 weeks or more, may claim seasonal benefits.

When you enter insurable employment, you will have to complete an application form for an unemployment insurance book,

unless your employer makes use of the "Bulk Payment" method of contributions. The unemployment insurance book, when it has been issued to you, must be passed to the employer who will keep it and insert the unemployment insurance stamps.

You are entitled to inspect your unemployment insurance book at any reasonable time so as to make sure that the stamps have been inserted regularly for the period of your employment. Should you change employment, the book will be returned to you and you must hand it to your new employer, who will insert the stamps from then on.

The benefit rates payable are amended from time to time as wage rates increase; generally speaking benefits are approximately half of the insured person's average salary or wage.

Religion



Religion

Churches

Freedom of worship is an essential part of the Canadian way of life. You will find churches of many denominations and religions.

The Friday or Saturday editions of most daily newspapers carry notices of churches, their locations and programs. Ethnic groups and papers will also help you.

You will find that members of the clergy in Canada are ready to help you with your problems and glad to give you advice and guidance.

All religious congregations support

organizations which are concerned with welfare work, recreation and social activities. These will help you and your children make new friends and adapt yourselves more quickly to the Canadian way of life.

If you would like a representative of your faith to get in touch with you when you arrive in Canada, an organization exists for this purpose. Called the Inter-Faith Immigration Committee, it seeks to inform immigrants that houses of worship in Canada are anxious to welcome you and help you get settled. For further information on this, consult your Canadian Immigration officer.

Education



Education

School System

Progressive learning, by which the child proceeds according to his capabilities rather than by a strict "grade" system, is becoming common. New methods of instruction have adopted "teaching machines", overhead projectors, educational television, language laboratories, and team-teaching. The basics are still there but the accent now is on creativity and development of the ability to apply what one has learned. Although education authority is highly decentralized, all across the country there is intensified

effort to create common standards in recognition of the increasing mobility of the population.

Each province controls its own educational system through a department of the provincial government. Thus there are 10 different educational systems although the general plan for all is much the same.

Most children start school when they are five; attendance is compulsory from age seven or eight to age 15 and most provinces require urban pupils to remain until they are 16.

Few Canadian schools require uniforms

and most schools are co-educational.

Elementary and secondary schools are operated by local school boards. Most of their funds are derived from local taxes; the remainder comes from various government grants.

Generally, elementary and secondary schools in Canada are organized along non-religious lines, except in Quebec and Newfoundland.

Enrolling at School

Schools open early in September (the first Tuesday in the month is the usual day) and close toward the end of June. Christmas holidays last about 10 days. The Easter holiday, because it comes at irregular times, is rapidly being superseded by an early spring break so that examination periods will be better spaced. Schools remain closed during the summer months.

To enter a child in an elementary or secondary school, arrange to see the Principal of the school which serves your community or district. Bring with you documentary evidence of your child's previous schooling. These should be translated officially into English or French if a French school.

Nursery Schools

Organized day nurseries exist in most large cities where working mothers may leave children of pre-school age during working hours. Persons making use of this service must pay an amount which is determined by their income.

Day nurseries are not as common in Canada as they are in Europe. Children under two are not normally accepted.

Day nurseries, where they exist, are listed in the "yellow pages" of the telephone directory under the heading "Social Services".

Elementary Schools

Elementary, or public schools as they are called in most provinces, have eight grades except for Quebec and British Columbia, which have seven grades.

Children usually start in kindergarten when they are four or five and complete the elementary grades when they are 12 to 14. Most cities and some smaller centres have kindergarten classes for five year old

children and occasionally for four year olds.

In Quebec in the schools operated by the Roman Catholic school boards, the education of boys and girls was usually separate until lately but is now evolving towards the same system as in the Protestant schools where boys and girls customarily attend the same classes.

Secondary Schools

Secondary schools, or high schools as they are commonly called, offer a course leading to either junior matriculation or senior matriculation. In some provinces junior matriculation is the limit of the high school system. In others, some high schools offer senior matriculation whereas in others a pupil must attend first year of a college or university to attain the same academic standard. The high school course covers grades nine to 12 or 13, representing junior or senior matriculation respectively.

High schools offer two types of academic courses. The first leads to university, teacher-training school, or nurse-training school and the second provides a technical, commercial or agricultural course. In some cities there are special technical and commercial high schools. Agricultural training is provided in many rural high schools or in special agricultural schools.

The Quebec educational system offers students several choices after completing the primary division.

Classical colleges which are semi-private institutions supported by government grants and private fees offer a course leading to university and are normally attended by Roman Catholic students, though they are also open to non Roman Catholics. Available too are free public high schools under the control of both Roman Catholic and Protestant school boards and these are followed by two to three years of preparatory courses in co-educational colleges called CEGEP's (Collège d'enseignement général et professionnel) which lead to commercial, scientific, technical or agricultural specializations or to university.

In the province of Quebec there are a number of specialized schools of agriculture, household science, arts and trades, in addition to the ordinary technical schools.

Private and Independent Schools

Private and independent schools for both boys and girls exist in all provinces, for which a fee must be paid. They are financed also by endowments, gifts and fees and in some cases by religious orders or churches. The course of study offered is often the same as that followed in elementary and secondary schools with emphasis on preparation for university. Many of these schools are residential and they all place particular stress on games and other recreation within the school.

Advanced Technical Schools

In several provinces there are technical schools at the junior college level offering two- or three-year courses in a wide variety of subjects. The entrance requirement is normally at the matriculation level in given subjects.

Agricultural Colleges

All provinces offer degree courses in agricultural science either through separate agricultural colleges or through the Faculty of Agriculture of a provincial university.

Universities and Colleges

Every province has at least one university or college. They offer a wide variety of courses including commerce, science, engineering, law, medicine, education and all branches of the arts. Some colleges give complete degree courses, others may be limited to the first-year leading to a degree in particular fields. This is particularly true in the Atlantic Provinces.

Scholarships, bursaries and other types of financial assistance are available to students of promise. Most universities also have loan funds and the Federal Government provides funds for student loans. Many students help to pay for their university degrees by summer work. Ask the Registrar of any university about financial help for students, and whether it applies to recent immigrants.

Adult Education

There are many opportunities for adults to continue their education after graduation from school or college.

Secondary schools in larger centres

hold evening classes during the winter term offering a wide variety of subjects, both cultural and practical. There may be a small registration fee which is usually refunded to those who attend a certain number of classes. Your local high school will give you further information.

The extension departments of universities also provide evening classes in a number of subjects. In addition, correspondence and summer school courses are offered by the extension services of universities. Various other organizations, both government and private, offer training in various fields, particularly to assist those who wish to learn a trade.

Language and Citizenship Classes

(1) Language classes are usually combined with instruction in citizenship; that is, you will learn something about such aspects of Canada as its customs, history, geography and government.

(2) It is impossible to over-emphasize the importance of these classes to those newcomers who do not speak the language or who have not qualified for citizenship.

(3) In most localities, these classes are offered in the evenings for the convenience of working people. There are, in some communities, opportunities for mothers and their children who are not yet old enough for regular school to receive instruction during the day. Another way in which Language and Citizenship Classes are offered is through private voluntary organizations. Because of the large number of these across Canada they cannot be listed here, but any Canada Manpower Counsellor will be only too pleased to give you details about classes.

(4) Instruction in English, French and Canadian Citizenship is made available to newcomers in most communities through local school boards and commissions. When a newcomer arrives in a town or city, he should contact his local school board immediately to find out about the availability of classes there.

Because such instruction is the primary responsibility of Provincial authorities, and because the Provinces are concerned to ensure that instruction is available where and when needed, local school authorities receive assistance in the provision of such classes. Newcomers are advised that where

such classes are not available, they should get in touch with the Provincial department responsible.

For convenience, the appropriate authority in each Province is listed here:

Alberta —

Government of the Province of Alberta,
Department of Education,
Administration Building,
10820-98th Avenue,
Edmonton, Alberta.

British Columbia —

Deputy Minister and Superintendent
of Education of the Province of
British Columbia
Victoria, B.C.

Manitoba —

Department of Education,
Province of Manitoba,
Winnipeg, Manitoba.

New Brunswick —

Department of Education,
Province of New Brunswick,
Fredericton, New Brunswick.

Newfoundland —

Deputy Minister of Education,
Province of Newfoundland,
St. John's, Newfoundland.

Nova Scotia —

Deputy Minister of Education,
Province of Nova Scotia,
Halifax, Nova Scotia.

Ontario —

Citizenship Branch,
Department of the Provincial
Secretary and Citizenship,
20 Spadina Road,
Toronto, Ontario.

Prince Edward Island —

Deputy Minister and Director
of Education for the Province
of Prince Edward Island,
Charlottetown, P.E.I.

Quebec —

Director of Immigrant Instruction,
Department of Education,
Province of Quebec,
Quebec City, Quebec.

Saskatchewan —

Deputy Minister of Education
for the Province of Saskatchewan,
Regina, Saskatchewan.

In The Northwest Territories, the

newcomer should contact:
Commissioner in Council
of the Northwest Territories,
Yellowknife, N.W.T.

(5) When a newcomer needs language training to qualify for a job, he or she may get this through the courses sponsored by the Department of Manpower and Immigration. Again, any Canada Manpower Counsellor can give details about this opportunity.

(6) For people who settle in areas in which classes are not provided on the spot, some Provinces provide correspondence courses or self-teaching materials. To take advantage of these opportunities, newcomers are advised to write to the appropriate Provincial authority listed above.

School Associations

Most schools have a "Parent and Teacher Association" or a "Home and School Association". These are valuable in a number of ways. They enable parents and teachers to discuss children, courses of study, and various educational problems. They enable parents to take a greater part in the development of their children. They permit parents and teachers to arrange projects of benefit to the community. They provide a splendid opportunity for newcomers to meet their neighbours.

Libraries

Most cities and towns have a public library and in the larger centres there are branches of the main library in various districts.

To become a member of a library, you must appear in person and ask to join. If you are listed in the city directory you will be given a card which entitles you to borrow books according to the regulations. If you are not listed the librarian will ask you for the names of two people who know you and whose names are listed. There is usually a nominal fee for the card or for membership.

There are special section for films and phonograph records in some public libraries. These may be borrowed for limited periods.

There are libraries of other types, including lending libraries, which are often located in book shops or department stores and which lend books for a daily fee, specialized libraries in commercial and educational institutions as well as research libraries or archives, particularly in capital

cities.

The public library service is expanding in rural areas and several provinces have a system of regional libraries over a wide area. Under this system the main regional library is established in a town, branches are set up in smaller communities and motor vans carrying books, or "bookmobiles", go out from the branches taking library service to the outlying farms and communities.

Banking



Banking

Bank System

The principal banking institutions in Canada are the chartered banks which do business under charters or licences granted by the Parliament of Canada. They operate under one law, the Bank Act, and this gives uniformity to banking across the country. There are eight chartered banks in Canada: Bank of Montreal, Bank of Nova Scotia, Toronto Dominion Bank, Provincial Bank of Canada, Canadian Imperial Bank of Commerce, Royal Bank of Canada, Banque Canadienne Nationale, and the Mercantile Bank of Canada. There are also many Trust Companies.

Most banks have a widespread system of branches throughout the country as well as offices overseas. This means that you will find a branch of one or more of these banks in most communities, except in some of the very small centres. The branch system of banking enables you to have your money transferred from one branch to another branch of the same bank, perhaps in quite a

different part of the country, without the necessity of opening a new account.

In addition to the chartered banks there are other types of banking institutions in Canada. Co-operative credit unions, which pool the savings of members and also make loans to them, have been established in all provinces. In the province of Quebec there are two savings banks which operate under federal charter, the Montreal City and District Savings Bank and the Quebec Savings Bank, Quebec City. Institutions for the deposit of savings are operated by the provincial governments in Newfoundland, Ontario and Alberta. In addition, funds may be deposited in the savings department of Trust Companies.

Bank Practice

The bank services which are described in the following paragraphs apply particularly to the chartered banks. But the practice is roughly the same in the other banking institutions mentioned above. The latter are, however, primarily for savings, while the

chartered banks supply a complete range of banking services.

Bank Hours

Banks are open only at certain hours in most cities and large towns. Enquire at your nearest branch for this information.

Bank Accounts

There are a number of types of bank accounts: Savings accounts, regular Current accounts, and Personal Chequing accounts; there is also a savings account, without chequing privileges, that pays a higher interest rate.

A Savings account may be opened with a deposit as little as \$1.00. Although the account is intended primarily for savings, cheques may be drawn against it. If the number of cheques exceeds the limit set by the bank, a small service charge for each additional cheque may be made.

Interest is paid twice yearly at the prevailing rate which varies from time to time, depending on the type of account.

A Savings account provides an excellent means of reserving a proportion of your income for the payment of rent, taxes, insurance premiums, and future investments.

A Current account is used by practically all businessmen and firms in the transactions of their business. But it is also useful to anyone who uses a large number of cheques. Cancelled cheques are returned to you at the end of each month and serve as receipts.

As much work and expense are involved in the operation of a current account, it is not the practice to allow interest, and on accounts where the sum on deposit is small in relation to the work involved in operating the account, a nominal monthly charge is made to pay for the stationery and service.

Just as a Current account is used in a business, the Personal Chequing account is used for personal business. A limited number of cheques or withdrawals is allowed without charge.

Opening an Account

Your money will be much safer in a bank than in your home or on your person. You are strongly advised to open a bank account as soon as you reach your

destination in Canada. In many cases, it is advisable to transfer money to a bank in Canada before you go there.

Opening a bank account is a very simple matter and any member of the bank staff will be glad to help you.

Cheques

A cheque is an order drawn on your bank to pay a stated sum of money out of your account to the person named on the cheque.

In Canada the cheque is a universally recognized means of payment. It is one of the safest and most convenient methods of transmitting money.

Payment of Cheques

When you receive a cheque payable to yourself always take it to the bank where you have your account, even if the cheque is drawn on some other bank.

If you are out of town, or for any other reason cannot take the cheque to your bank, be sure that you have a means of identifying yourself at another bank. Even at another branch of your own bank a means of identification is necessary.

Every cheque on being presented for payment must be endorsed (signed) on the back by the person to whom it is made payable. It must be endorsed in exactly the same way as the name appears on the face of the cheque. Even if the name is misspelled on the face of the cheque it must be misspelled in the endorsement, with the correct signature beneath the incorrect one.

Advice from your Bank Manager

The manager of the bank in which you choose to open an account will be very helpful in giving you advice and assistance on all business and financial matters. In fact, before engaging in any major business transaction it is always wise to consult him.

Borrowing Money from the Bank

Canadian banks do not have an "overdraft" system which is an understanding common to some countries. However, special arrangements and even "credit cards" sometimes can be arranged.

If you wish to borrow money, you should call on your bank manager and talk the matter over with him. Tell him the amount and purpose of the loan required. Perhaps

the need for credit can be avoided by sound counselling.

The bank may require security in the form of government or municipal bonds, corporation stocks, or high-class stocks quoted on a recognized Stock Exchange.

Another form of security is to obtain a guarantor or endorser who will pledge himself to pay back the loan in case the borrower fails to do so in the stipulated time. This should be avoided except in extreme emergency.

On the loan advanced by the bank you are charged a rate of interest. This may be six to nine per cent annually for loans backed by first class security. Personal loans and promissory notes guaranteed by less security may cost more.

When you have outlined to the manager your financial requirements and demonstrated that your credit standing is good, that the purpose of the loan is sound, and that you have an assured income with which to repay the loan, he will decide whether or not to loan the money. Repayments can be arranged on a basis of monthly instalments. There may also be insurance and service charges.

Sending Money Away

If you wish to send money to any place in Canada or abroad, a bank or trust company offers the safe and reliable means of carrying out this transaction. There is usually no limitation on the amount of money you may send. This may be done by cheque, money order or bank draft. When sending money outside Canada for the support of relatives, a receipt for the amount forwarded should be retained by you for income tax purposes.

A Bank Money Order is a form of cheque drawn on a bank for sending money by mail. Money orders for an amount up to \$250 may be bought at any bank for a small charge, and are payable at any other bank upon suitable identification.

A Bank Draft is an order issued by a bank instructing one of its branches or banking correspondents to pay a sum of money to the person named therein.

Drafts for an unlimited amount of money may be bought at any bank. They are payable at any point in Canada where there is a bank, or they may be used for sending money to other parts of the world.

The transfer of funds to other countries is usually handled by the "foreign exchange" department of a Canadian bank. Before sending money out of Canada, consult them for the present exchange rate and special regulations governing transfer of funds to another country.

Telegraphic, cable or mail transfer of money may also be arranged through your bank. The bank will send money by mail or telegraph to any part of Canada or the United States, or by mail or cable to any part of the world. A telegraphic company such as CN-CP Telecommunications can also cable funds.

Receiving Money by Mail

If money is sent to you by bank money order, draft, telegraphic cable or mail transfer, it is desirable to take the document to your own bank for payment, even if it is drawn on another bank. If this is not convenient, you may take it to another bank but you must have a positive means of identification.

If a money order is sent to you when you are living in a small village where there is no bank, you can usually cash it at a store, post office, or railway ticket office.

Travellers' Cheques

As long as you are travelling about the country a safe and convenient way of carrying your money is in the form of travellers' cheques which may be bought at your bank. They may be used much like cash in Canada and most other countries. When you buy travellers' cheques you must sign each one in the presence of the cashier.

Safety Deposit Boxes

Banks rent safety deposit boxes for a nominal charge. Securities, deeds, insurance policies, and other documents or small articles of value may be kept in this box as a safeguard against theft, fire and other hazards. If you rent a box you are the only one who has access to it. The boxes are available during banking hours.

Where the number of securities is small and would not warrant the renting of a safety deposit box, safekeeping facilities are available at all banks, the charge being

calculated on the number and size of the pieces lodged.

Bank of Canada

You will notice that Canadian bank notes bear the name of the Bank of Canada. This is Canada's central bank. It does not transact business with the general public. Its functions include the issuance of bank notes and the control and regulation of credit and currency. Do not confuse it with the Royal Bank of Canada which is one of the chartered banks.

Industrial Development Bank

The Industrial Development Bank was established by an Act of Parliament to supplement other lenders by providing financing to sound industrial enterprises which are unable to obtain their requirements of capital from other sources on reasonable terms and conditions. The bank gives particular consideration to the financing of industrial enterprises. Most loans are secured by mortgages on plant and equipment, but on occasion the Industrial Development Bank shares any loans made by chartered banks and underwrites securities.

The Industrial Development Bank performs a particular service to those starting an industrial enterprise and should be consulted not only for money but also for

advice and help in planning. There are offices of the Industrial Development Bank in Halifax, Saint John, Quebec, Montreal, Toronto, London, Winnipeg, Regina, Calgary and Vancouver, as well as representatives in smaller centres.

Loan Companies

Large loan companies in Canada operate under government charter. Their principal function is the lending of money on first mortgage security.

As well as the large loan companies there are several major licensed small loan companies which have branches in many communities. They make loans, not exceeding \$5,000, on the promissory notes of the borrower, additionally secured in most cases by endorsements or chattel mortgages.

Before arranging a loan from a loan company, be sure to calculate the interest. Until you become well settled you should discuss any loan you are thinking of with your Canada Manpower Counsellor or other responsible person.

Trust Companies

The various Trust Companies in Canada offer most services provided by a bank. Enquire at your nearest Trust Company branch for any information.

Notes

Medical and Health Services



Medical and Health Services

Medical Insurance

Canada maintains efficient public health services — federal, provincial and municipal — to protect food and drink, remove hazards to health and limit epidemics.

Medical care plans which pay the major part of doctors' bills exist in all 10 provinces. At the same time, all provinces, the Northwest Territories and the Yukon Territory have hospital insurance plans which pay the larger part of hospital bills. Some of the

plans ask monthly fees. Others do not. A three-month residence is required by some plans in the areas where the plan is in operation while there is no waiting period in others. At the time of writing, dental costs were not covered by any provincial medical care plan. Under some plans, eye examinations are paid but no plan covers the purchase of eye glasses.

It is important to register for the plan offered by your province of residence as soon as possible following your arrival to

Canada. Your Canada Manpower Centre, doctor or a hospital can help you. In addition, both medical and hospital insurance may be obtained across Canada through private or commercial organizations for individuals and groups.

Medical Doctors

When you have settled, arrange with a medical doctor or medical health unit to look after the health of your family and yourself. Doctors and their addresses are listed in the “yellow pages” of telephone directories under the heading “Physicians and Surgeons”. Your Canada Manpower Counsellor, the municipal health department or any hospital can also advise you.

Hospital

All cities and many smaller centres have hospitals which provide a variety of services and treatments. Most hospitals are operated as public institutions and will admit anyone requiring hospital care. Some larger hospitals have out-patient departments which provide medical help. The services of the physicians in these out-patient departments are free for indigents. However, except in cases of emergency, you are advised to enter a hospital under doctor’s orders.

Veterans’ hospitals and military hospitals are restricted to veterans and serving members of Canada’s Armed Forces. Private hospitals are usually limited to paying patients.

In public hospitals temporary free treatment is usually given all patients suffering from certain diseases such as tuberculosis, poliomyelitis, or venereal disease.

There are also specialized public hospitals for chronic diseases, tuberculosis and mental diseases. In most areas there is a shortage of hospital space and, except in cases of emergency, you may have to wait for admittance.

Clinics

Many hospitals and welfare agencies in larger centres operate specialized clinics where for a small fee or if necessary free of charge, services such as the following are available:— pre-natal and post-natal advice and care for mothers, including free

inoculation and vaccination; diagnosis of cancer, diabetes, tuberculosis, mental disease; diagnosis and temporary treatment of venereal disease.

Advice on what action should be taken when such a disease is diagnosed is given.

The service provided by these clinics is generally diagnostic and advisory. Any treatment required is usually obtained by the patient through his own physician.

Advice can be obtained through your municipal or district medical authorities. Your physician or the local hospital will inform you what clinics exist in your community.

Health Services for Children

Some municipalities have special health centres or clinics for children which provide free advice and supervision. These centres also give free inoculations and vaccinations not only to children but to all applicants.

A number of school boards have arranged for similar clinics in schools. Here children are examined periodically by physicians and dentists. Parents are advised of any necessary treatment. In many schools the health of children is specially supervised by school nurses.

Clinics or health centres seldom provide treatment. For this you must go to your own physician, dentist, or a hospital. The Municipal Health Officer will provide you with further details.

Public Health Nurses

Many provincial and municipal health departments employ public health nurses to assist the municipal or district officers in safeguarding the health of smaller communities. For that purpose, public health nurses are available to the public for conferences and other meetings where they give instruction on such matters as child health, dental health, school health, and immunization.

Public health nurses will answer calls for illness in the home and see to it that medical and nursing care is provided. They will also supervise and give advice to expectant mothers, and follow up the health of mothers and infants. Local health authorities will inform you how to get in touch with the Public Health Nurse. In villages and rural areas the telephone

operator may have this information.

Families may also contact private organizations of nurses for special arrangements in health care at home. These may be found in the yellow pages of your telephone directory.

Dentists

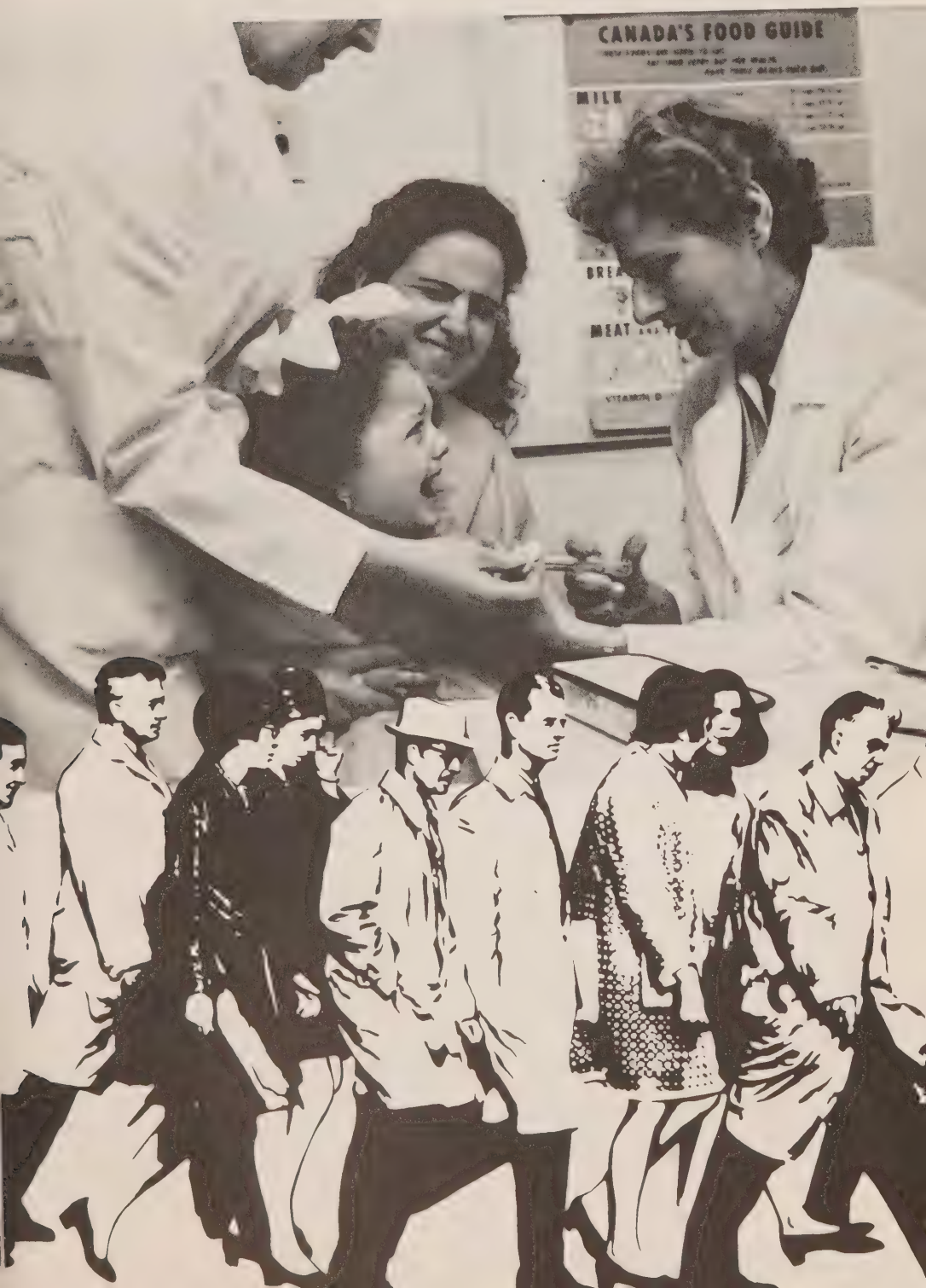
Dental care in Canada is entirely the responsibility of the individual. There are no public prepayment plans. Dentists' names and addresses appear in the "yellow pages" at the back of most telephone directories under the heading of "Dentists". Appointments should be made in advance

since the dentist may not be able to see you at once except in an emergency.

Health Assistance to Immigrants

The Department of National Health and Welfare gives health care to immigrants who become ill on the way to their destination or while waiting for work. Needy immigrants may get additional hospital and medical care during their first year in Canada either through the Federal Government or through the provinces on a cost-sharing basis with the Federal Government. Ask your Canada Manpower Counsellor, or the Canada Immigration Centre for information.

Social and Welfare Services



Social and Welfare Services

There are a number of social and welfare services available to you upon your arrival, or after a period of residence in Canada. Some of these services are provided by federal, provincial and municipal authorities, others by voluntary organizations.

Family Allowances

Family allowances are paid monthly by the federal governments to parents (mothers, except in unusual circumstances) in order to assist them in the maintenance and care of their children. Allowances are paid for every child under sixteen years of age who was born in Canada or who has lived in Canada for one year, or who was born abroad while his parent was serving as a member of the Canadian Armed Forces.

Each child must be registered for the allowance, and be maintained by a parent as defined by law. The allowances, which are tax-free, are paid monthly by cheque at the following rates: \$6 for children up to their tenth birthday, and \$8 for children from their tenth birthday to their sixteenth birthday.

Youth allowances are paid at the rate of \$10 a month for dependent youths aged 16 and 17 who remain in school or are prevented from doing so because of physical or mental infirmity. Quebec has its own plan which pays the same amount.

If you have a child who has lived in Canada for one year, or if you have lived in Canada less than one year but have a child who was born in this country, or if you have a child who was born abroad while you were serving as a member of the Canadian Armed Forces, you may be entitled to apply for family allowance. The family allowance for a child born abroad should be applied for

three months prior to the date when the child will have lived one year in Canada. You may obtain application forms and complete instructions from any post office.

Family Assistance

Family assistance is available for children of new immigrants who are not entitled to family allowance. It is payable for one year only to parents of children who are under sixteen years of age. The parents must intend to live permanently in Canada or must have returned for permanent settlement in Canada after being absent for some time. An allowance of \$6 per month for each child under ten and \$8 for children ten to sixteen is payable at the end of each three months, beginning with the date of landing or return. This continues for one year. Application forms are handed out to parents at ports of entry and are also available at all Canada Immigration Centres throughout Canada.

Mothers' Allowances

All provinces have passed laws providing for allowances to enable certain needy mothers to remain at home so that they may care for their dependent children. In order to qualify for the allowance, the mother must satisfy conditions of need and residence. In some provinces the mother must be a Canadian citizen or other British subject, the wife or widow of a Canadian citizen or other British subject, or the child must have been born in Canada. In all provinces the applicant is required to be a resident of the province at the time of the application. The child or children must live with the recipient of the allowance. The maximum ages of children who may benefit by mothers'

allowances vary from 15 to 18 years, depending on the province.

For further information on the subject of mothers' allowances, you may get in touch with the Welfare Officer of your municipality or directly with the provincial Department of Welfare located in the capital city of the province in which you are living.

Family and Child Welfare

Provincial and municipal authorities as well as religious and voluntary organizations all co-operate in maintaining such services as family counselling, homemaking, child placement and adoption. In most provinces Children's Aid Societies, which are maintained by private charitable donations and provincial and municipal subsidies, do a great deal of work involved in the welfare and protection of needy children. Should you wish to get in touch with the Children's Aid Society or with any other child welfare organization, you will find them listed under "Social Services" in the "yellow pages" of the telephone directories of all the larger centres in Canada.

In rural areas, where organized welfare services may not exist on a local basis, you may apply for assistance from a regional welfare organization by getting in touch with the municipal clerk or a minister of religion.

Old Age Security

In 1971 old age security pensions of \$80.00 per month were payable to all residents when they reach their 65th birthday, provided they had lived in Canada for ten years immediately preceding their application. There are a few variations on this general ten-year residence requirement which you can, if necessary, check with your Canada Manpower Counsellor.

Canada Pension Plan

This is a contributory plan which provides workers with retirement pensions that are related to previous earnings patterns. The plan also provides benefits for contributors who become disabled, and, if the contributor dies, benefits are available to his widow and his dependent children. There is also a lump sum death benefit.

By 1975, the minimum number of contribution years to receive maximum

benefits will have been in effect and the worker, if he is old enough, will be eligible for a pension of 25 per cent of his annual earnings up to \$5,300. Before 1975, payable pensions will be at a reduced scale.

Quebec has its own pension plan but it is very similar to the Canada Pension Plan and, in effect, all employees and self-employed persons are covered.

For full details of this important element of Canada's social security system ask your Canada Manpower Counsellor or write to the Director, Canada Pension Plan, Department of National Health and Welfare, 255 Argyle St., Ottawa, Ontario.

Canada Assistance Plan

This further assistance is payable to old persons, blind and disabled persons, and needy mothers with dependent children. The Federal Government and the various provinces have shared in the costs.

Full details about these programs may be obtained from provincial welfare authorities.

Voluntary Organizations

In Canada, voluntary organizations play a very important part in the life of the nation. Many needs related to the general welfare of the Canadian people are met, not only through the services provided by official government agencies, but also through the activities of these organizations.

Local Welfare Councils, also called Councils of Social Agencies, or United Appeal, are to be found in most of the large centres. They provide means of co-operative planning and action among social service agencies to solve welfare problems in the community. If you have a problem involving the welfare of yourself or family, telephone the local municipal office or city hall. The officers will direct you to the particular agency which will best be able to help you.

Among other voluntary organizations which are national in scope are the Young Men's and Young Women's Christian Associations (Y.M.C.A. and Y.W.C.A.), the Catholic Youth Organization, the Young Men's and Women's Hebrew Associations (Y.M.H.A. and Y.W.H.A.), the Catholic Women's League, the Imperial Order Daughters of the Empire (I.O.D.E.), the Women's Institutes, the Canadian Red

Cross, the Salvation Army, the Victorian Order of Nurses for Canada, the Order of St. John, the Boy Scouts, Girl Guides, Boys Clubs of Canada and a considerable number of "Service Clubs" under a variety of names.

All these organizations are concerned with one or another aspect of social welfare work. You will find most of these organizations listed in the telephone directories of larger centres, both under their own names and in the "yellow pages" under the heading "Social Services".

In addition to the voluntary organizations mentioned above, immigrant aid societies are active in many cities and towns. They

offer you help in getting settled, direct you to the regular community services and, in some instances, provide educational programs, language classes, and special counselling services.

In most cases, an immigrant landing in Canada for the first time will be interviewed at a Reception Centre where representatives of voluntary organizations interested in immigrants will be present. If there is no Reception Centre where he is admitted, the Immigration Officer may ask the newcomer if he wishes to be directed to the nearest such organization for assistance in settlement.

Municipal Services



Municipal Services

Many Canadian municipalities supply electricity, gas and water on a metered basis. Periodically, employees of the utility companies will visit your home to read the meters and to report how much you have used. In due course you will receive a bill. Often you obtain a discount by paying the amount before a certain date.

Important municipal services are provided by the Police and Fire Departments. You should keep their telephone numbers in a prominent place for emergency use.

Most urban centres provide a garbage collection service. The householder must supply the containers for garbage until it is picked up. Ask the Municipal Clerk or a neighbour on which days garbage is collected in your district.

Municipalities arrange to build and maintain roads and sidewalks. They will clean the roads as required (and in most cases the sidewalks) of dirt and refuse in

summer, and snow in winter. However you must make your own arrangements for clearing your own paths and private roads as well as clearing up leaves on property that you own or rent.

If the municipality makes local improvements such as installing sewers or surfacing roads you will pay your share through municipal taxes on property which you own. If you rent, this does not apply. These same taxes also pay for the municipal services described. Most rural areas are supplied with electricity and telephone services.

From time to time authorized persons may call at your house to obtain information for official purposes. Among these are census takers, tax assessors and election enumerators. They should have a special identification card or badge which you are entitled to check.

Licences and Permits



Licences and Permits

Persons engaging in activities which in one way or another involve the welfare of the general public often require licences issued by public authorities and professional associations.

The following are some of the licences most frequently needed.

Motor Vehicles Operators' Licences

You must have a motor vehicle operator's licence to drive a car, truck or motorcycle and when you drive you must have it in your possession. Licences are obtained from the Department of the provincial government in charge of motor vehicle registration. The offices are usually listed in the telephone book in the provincial government section under the heading "Motor Vehicles". If you live in a rural area ask the local postmaster to inform you how this licence is obtained. Most provinces require drivers with licences from other countries or other provinces to obtain a local licence with a minimum of delay. If you have one, bring it with you when applying where you settle. The local police can tell you how long you can drive on an international or foreign operator's licence. It is becoming more and more mandatory for licensing authorities to require third party insurance and you are strongly advised to take out such a policy before applying for an operator's licence.

If you drive for others and are paid for this service, you must have a chauffeur's licence. This licence is issued under more rigorous conditions and you may have to take a special test.

Both types of licence described are valid for limited periods and must be renewed before they expire. At this writing, there is no direct road tax in Canada.

Motor Vehicle Ownership Permits

All owners of motor vehicles must obtain ownership permits and licence plates before they operate vehicles. These permits are obtained from the same office as the operator's licence and are valid for the period of issue only. If you purchase a vehicle, for which a permit has already been issued, you must register the transfer of ownership with the provincial authorities in charge of motor vehicle registration. Some provinces require a certificate of mechanical fitness.

Marriage Licences

In the provinces of British Columbia, Alberta, Saskatchewan, Manitoba, Ontario, Quebec, New Brunswick and Prince Edward Island, marriage may be contracted by a civil ceremony. In the remaining two provinces — Nova Scotia and Newfoundland — a religious ceremony is required.

Regulations concerning marriage vary from province to province. In some instances a marriage licence is required in advance of the marriage ceremony. In some cases the publication of bans takes the place of a licence. There are also varying minimum age limits for marriage, with or without parents' consent.

In order to be quite certain of the regulations in any particular case, you should consult the clerk of the municipality in which you reside or your Minister of Religion.

Professional Licences

In some cases it may be difficult to get foreign certificates in educational or technical fields accepted in Canada. You should discuss this with the Immigration Counsellor before you leave your country.

He will guide you and help you find out whether your educational and professional credentials will be recognized in Canada.

Business Licences

In order to establish or operate a business or shop, you are usually required to obtain a licence from the city, town or municipality in which your business is located. In order to obtain a licence you may have to comply with certain health and safety regulations. In addition, some types of business may require a licence issued by the provincial government or may need a permit issued by trade or craft associations.

Regulations vary greatly from place to place and from province to province. For detailed information ask the clerk of the municipality.

Be sure to make full enquiries into all such matters well in advance of establishing a business and preferably in advance of your immigration.

Building Permits

In many municipalities, building permits are required before anyone is allowed to erect or alter a building. Such permits are granted only if the proposed building meets the regulations and standards laid down by either the municipality, or the respective provincial building code, or both. Information on this matter may be obtained at the office of the Municipal Clerk in the community in which you plan to build.

Fishing and Hunting Licences

In all provinces, both residents and non-residents require a fishing licence, and a hunting licence, for such activities.

Both hunting and fishing licences may be obtained from sports shops or other licensed vendors and from game wardens.

It is of the greatest importance for anyone who wants to hunt or fish to know the game and fishing laws, open seasons, and bag limits applicable in the province in which he intends to pursue these sports. Failure to have a licence where required, and disregard of the laws, may lead to confiscation of equipment and other penalties. Fishing and hunting regulations may be obtained from the same sources as the licences.

Fire-Arms

The possession of fire-arms is regulated by federal statute. All residents of Canada are allowed to own rifles and shotguns. They do not need a permit for such ownership.

If you own or purchase a pistol or revolver, you must register the weapon with the local police department at once. Registration does NOT entitle you to carry the weapon on your person. It permits you to keep it only in your home or in your place of business.

In order to be allowed to carry a pistol or revolver outside your home or place of business, you must obtain a special permit from the Provincial Police in Ontario and Quebec, or from the Royal Canadian Mounted Police in all other provinces. IT IS A CRIMINAL OFFENCE TO CARRY PISTOLS AND REVOLVERS WITHOUT SUCH A PERMIT.

Beer, Wine and Spirits

Alcoholic beverages — spirits, wine and beer — are sold under the control of the various provincial governments. As a result, you will find that there are considerable variations in the way in which alcoholic beverages may be obtained in the different provinces. Before purchasing or consuming alcoholic beverages you should acquaint yourself in a general way with the law as it applies in the province where you are living.

Alcoholic beverages are not sold to persons under 21 years of age in some provinces.

Government liquor stores in all provinces but Quebec sell Canadian and imported beer. Beer may also be bought from brewers' stores licensed but not operated by the governments in New Brunswick, Newfoundland, Manitoba, and Ontario, while in Quebec many grocery stores are also licensed to sell local beer.

All provincial liquor stores sell wine by the sealed bottle. In addition, special stores sell wine in Ontario. They are licensed by the government but are operated by the wine producers.

In all provinces, alcoholic beverages bought by the sealed bottle must be consumed in the permanent, or temporary residence of the consumer. It is illegal to drink them in any public place, such as on the streets or in an automobile.

In Newfoundland, Nova Scotia, Ontario, Quebec, Manitoba, Saskatchewan and British Columbia, beer and wine may be sold by the glass or open bottle with meals in licensed premises such as in authorized hotel dining rooms and restaurants. In British Columbia, Saskatchewan, Manitoba, Ontario, Quebec, and Newfoundland, spirits, wine and beer may be purchased by the glass in licensed hotels, cocktail lounges and bars, but in all cases, alcoholic beverages purchased in such licensed public places must be consumed on the premises.

Newfoundland, Quebec, Ontario, Alberta and British Columbia also have private clubs whose members and their guests may purchase and consume, on the premises, those alcoholic beverages sanctioned by the licence held by each club.

"Beer Parlours", "Beverage Rooms" or "Taverns" exist in all provinces but Prince Edward Island and New Brunswick. They are usually located in hotels. You may consume beer by the glass or open bottle on their premises. In many places, beverage rooms are divided into two sections. One is for men only, the other for women alone, or women accompanied by men. Men unaccompanied by women are not allowed in the section, called the "Ladies' Lounge". Both sections have their own separate entrances.

There are certain areas in Canada in which no alcoholic beverages are obtainable. In these districts prohibition is in force at the wish of the inhabitants, who have decided this by plebiscite.

Regarding the making of home-made beer and wine, each Province has its own regulations. Check with the Liquor Control Board of the province where you are living. The private distillation of alcoholic beverage is, of course, not permitted anywhere in Canada.

Radio and Television

Radio and television receivers may be owned and operated without licence. Radio and television transmitters must be owned and operated with a licence issued by the Canadian Radio-Television Commission only to Canadian citizens. Immigrants are advised to enquire about adaptability in Canada of any electric appliance, in advance of departure.

Bicycles

In many communities local authorities require the registration of bicycles. The local police perform this duty and issue a numbered licence plate which must be attached to the bicycle. A number of traffic safety devices are required before a licence will be issued and your licence offers some protection against theft.

Dog Licences

In many municipalities you must register your dog and obtain a licence. The dog wears a metal tag or "dog tag" on his collar to show that it is licensed and to prevent being put in the pound. If you own a dog you should enquire at the office of the Municipal Clerk about a licence.

Legal Services



Legal Services

How to Obtain Legal Help

Certain major transactions, involving legal documents, are best completed with the aid of a lawyer (in Quebec Province, a notary). It is therefore advisable that you consult a lawyer or notary before engaging in any legal undertaking, such as buying a house or business, letting or accepting contracts, renting an apartment or house or drawing up a will. The advice and assistance of a lawyer or notary in such transactions will do much to protect your interests.

Different types of legal service are given by lawyers and other legal officials. Lawyers deal with court cases and act as legal advisers. In Canada, they are usually both barristers and solicitors. Notaries public in all provinces, except Quebec, are empowered

to attest the validity of certain sworn documents or statements by official seal. In Quebec, this is the task of Commissioners for Oaths, while notaries in this province perform many of the functions carried out by lawyers in the other provinces.

Notaries in Quebec Province deal with drafting and registering various documents dealing with civil law matters, such as sales of land and wills. They also investigate and affirm the authenticity of the contents of such documents.

If you need legal advice, you may find a lawyer or notary by consulting the "yellow pages" of a telephone directory. Free legal aid is available to the needy in some provinces. For further information consult a lawyer or law association.

Insurance



Insurance

Financial protection by insurance operates on a very simple principle: it spreads the cost of actual losses of the few among the many who desire protection.

Insurance in Canada is regulated by federal and provincial statutes so as to safeguard the interests of the general public. Insurance companies must obtain Federal or Provincial charters before being allowed to operate, and their financial position is checked regularly by government authorities. Most insurance companies have Federal charters, which enable them to do business throughout Canada. Insurance Companies which have only Provincial charters can do business solely in the province in which they are chartered.

Fire Insurance

Insurance against loss by fire is available for commercial and residential buildings, as well as contents such as furniture, personal effects and commercial stocks. Contents are usually covered only while in the particular building designated in the insurance policy. Fire insurance also gives protection against loss through lightning, and may be extended to cover windstorms, hail and other risks. Rates are

generally reasonable but vary according to the location of the property and the availability of fire-fighting services.

Floater Insurance

This is another type of insurance, covering household furniture and personal effects of every description. Floater insurance provides protection against fire, loss and theft of such property regardless of its location within Canada. If any of the insured property is lost, damaged, or destroyed, the insurance company will reimburse the owner in cash to the value of the property, or up to the amount of the value of the insurance carried.

Burglary, Robbery and Theft Insurance

A further type of property insurance offers protection against loss through burglary, robbery and theft. This applies to the contents of both residential and business premises.

Automobile Insurance

It is particularly important to have adequate coverage for any claims that may arise out of an automobile accident. If you are driving your automobile and become

involved in an accident resulting in injury or property damage to others, attempts may be made to claim compensation from you. Public liability insurance and property damage insurance will pay for a large part of such claims up to the amount of the insurance carried, if it is found that the responsibility for the accident rested with you. These two types of insurance are the most important kind for the owner of an automobile to have.

There are varying regulations about insurance across the country. Consult the Registrar of Motor Vehicles. In some provinces you are liable to lose your automobile if you have an accident and are not covered by insurance. In other provinces your driver's licence is more expensive if you do not have insurance.

Collision Insurance will protect you from some of the costs arising out of damage to your own automobile caused by collisions, whether or not through your own fault. This type of insurance is sold on a "deductible" basis, which means that from the amount of your repair bill a specific sum ranging from \$25 to \$250 is deductible and must be paid by yourself. The rest of the bill is paid by the insurance company. These deductible figures vary with the amount of the premium you pay to the insurance company. Should you, for example, have "\$50 deductible collision insurance", and you have collision damage of \$125, you will have to pay \$50, while the insurance company pays \$75.

Insurance against fire, theft and other hazards to which an automobile is subject, is also available. In addition you can insure yourself and your passengers for medical expenses arising out of an automobile accident.

A broader form of automobile insurance is comprehensive insurance which gives coverage against various risks. There is compulsory government-operated automobile insurance in Saskatchewan and Manitoba.

Life Insurance

Life insurance provides protection against financial loss arising out of the death of the insured. When you buy a life insurance policy, you pay a sum of money called a premium at regular intervals to a life insurance company, which pays to your

beneficiaries on your death the amount of money indicated in the policy purchased. The insurance money may be paid either in a lump sum or in instalments, depending on the wishes of the insured.

There are four principal types of life insurance policies. These are "Whole Life Insurance", "Limited Payment Life Insurance", "Term Insurance", and "Pension Insurance".

Whole Life Insurance will pay the insured person's heirs a specified amount of money upon his death regardless of when this eventuality may occur. The insured person can pay regular premiums as long as he lives. Alternatively he can cease payments after a period and take instead a "paid up policy" for an amount less than the original face value of the policy. For a "paid up policy" no further payments have to be made.

A further alternative is the right to surrender the policy in return for the present cash value. This cash value is a credit balance in favour of the insured, which grows with the number of premiums paid. On the basis of the cash value of his life insurance, an insured person can obtain loans of money, up to the amount of the cash value, from the insurer at a rate of interest determined by the company.

Limited Payment Life Insurance is exactly the same as the above, but instead of paying premiums throughout life, the insured pays them for a specified length of time, when the policy is considered to be "paid up".

Term Insurance will provide the same death benefits as ordinary life insurance, but protection is for a limited period of time only. Premium payments are much lower, and no cash value is built up nor can loans be obtained against it. It is common for these policies to have a clause permitting conversion into forms of life insurance.

Pension Insurance gives protection in the same way as other life insurance in the case of the death of the insured person prior to retirement age. At retirement age, however, the holder of such a policy may take the cash value of the policy in a lump sum, or he may take the benefits in the form of a monthly income for the rest of his life.

When buying life insurance, you will normally find that you have to pass a medical

examination which is paid for by the insurance company.

Hospital and Medical Insurance

The provincial governments offer hospital insurance covering the cost of public ward hospital charges. No private company is allowed to offer any coverage included in this provincial scheme. Other coverage for the additional costs of hospitalization, accident and sickness is available from various companies and organizations. Coverage under this type of

insurance is voluntary. The policy will lapse, of course, if the payments are not made. Details should be requested by letter or a phone call to the provincial government health department or agency concerned with such matters. (see page 42).

Transfer of Policies

If you already have a life insurance policy taken out in some other country, check with the issuing company before you come to Canada to arrange for transfer details, or write to them upon arrival.

Taxation



Taxation

Federal Taxes

The Government of Canada obtains the greater part of its revenue from taxation. Taxes include customs import duties, excise duties, sales tax, income tax, and succession duties. Some are included in the price of the commodities that you buy in the stores. You may not be aware of the tax, which is part of the actual price that you pay for the article.

Income Tax

As soon as you start to work in Canada a certain proportion of your pay will probably be deducted by your employer, who is

collecting your income tax for the government. In this way you pay most of your tax as you earn your money.

By law all Canadians with an income must fill out an income tax form each year to cover the income earned during the previous calendar year. Before the end of February of each year, you receive from your employer an official report (T-4 Form) listing your earnings and the amount of tax he has deducted and paid to the government for you. This information is used to complete your income tax form. If you do not receive this official report from your employer ask for it. The law requires that you receive this

by the end of February each year and that you must make an income tax return by April 30.

There are a number of income tax deductions and exemptions which you are allowed to claim. Each taxpayer who is a resident of Canada, is allowed \$1,000 a year that is not subject to tax. A married man may claim an additional \$1,000 for his wife, provided her income, if she works, is not more than \$250 a year. You can also claim an additional tax exemption of \$300 for each dependent child under 16 and \$550 for each dependent child between 16 and 21 or older if he/she is either infirm or is in full-time attendance at a school or university. Other exemptions include union dues, allowable business expenses, charitable donations and certain medical expenses. Certain credits and deductions are also allowed in respect of income from stock in Canadian companies. You would be wise to consult a District Taxation Office or an attorney or accountant to find out whether you have included all your income and taken off all your deductions.

If you claim a deduction for a dependent living outside of Canada, you must attach vouchers (such as money receipts) to your income tax form to substantiate the amount of your claim. In some cases a Statutory Declaration will be accepted in lieu of receipts.

When you have filled in the form, send it, together with a cheque or a money order for the amount which you may still owe the government, to the Income Taxation Data Centre by April 30; you will probably be given a self-addressed return envelope with your income tax form. The cheque or money order should be made payable to the Receiver General for Canada. The penalty for filling your income tax return after April 30 is five percent of your unpaid tax.

It may happen that more money has been deducted from your pay during the year than you owe the government. If so, when you fill out the income tax form indicate the amount of overpayment which the government should refund to you. If you have computed the amount of the refund correctly, a cheque for the amount will be sent to you in due course after you file your income tax return.

If you are self-employed as a business

proprietor or partner, professional man or woman, farmer or fisherman, you must fill in a different form from that used by most salary and wage-earners. It may be that you will have to make quarterly instalment payments of tax during the year. Information can be obtained at your District Taxation Office. A post office will give you this address.

Although income tax forms are made as simple as possible, you may need help in completing it the first time. The best thing to do is to consult your employer, or the local District Taxation Office. Some provinces levy a special income tax. However, provincial income tax payments, where applicable, are included on your federal income tax form, except in Quebec.

Taxes levied on the estate of a deceased person are called estate taxes or succession duties.

In addition to federal taxes, there are also certain provincial and municipal taxes.

Provincial Taxes

Provincial revenue comes largely from sales taxes. Certain commodities, such as gasoline, that are not taxed by the federal government, are taxed by the provinces. But here again the tax is included in the price of the commodity. However, several provinces have instituted an additional sales tax. When you make certain purchases it will be shown as a separate item on your bill.

Municipal Taxes

Municipalities levy taxes against the owners of property (land and buildings) based on assessed or estimated value of the property. If you rent, this does not apply. Standards for establishing values vary between municipalities. This type of taxation will not affect you directly until you own property. You are entitled annually to review the assessed value of your property and to be given an opportunity to apply for reassessment. If you do not pay your taxes as required you could lose your property.

Special Taxes

Some provinces and municipalities levy special taxes for particular purposes. This may take the form of a sales tax in which

case they are added to the cost of purchases you make and you pay them where you buy your goods or services. Such taxes are usually levied to support hospitals, education and similar public projects.

In most localities there is a business tax. Municipalities sometimes levy special taxes for improvements or to assist local education. The Municipal Clerk in your community will give you this information.

Emergencies



Emergencies

Accidents or other emergencies may arise that require the assistance of trained and qualified persons. For that reason, you should know how to call for medical assistance, for the fire department, or the police department.

Look up telephone numbers and keep them beside your telephone. —

How to Call for Medical Assistance

In case of a serious accident or other medical emergency, ask the telephone operator to get a doctor for you. Be sure to state that it is an emergency, and give the exact address or location of an accident.

In larger cities when there is a serious accident, call upon the police or the fire department for assistance. The emergency vehicle will then be dispatched to render first aid and, if necessary, it will take the patient to a hospital.

How to Turn in a Fire Alarm

Turn in a fire alarm by telephone if possible. The telephone number of the fire department may be found on the cover or first page of the telephone directory, or you may call the telephone operator. Clearly state the location of the fire: HOUSE NUMBER, STREET, and NEAREST CROSS STREET.

In cities and large towns, you can also turn in a fire alarm by means of a Fire Alarm

Box. Fire Alarm boxes are located on many street corners, usually on telephone poles. These boxes are about a foot square, installed at eye level and they are painted red. Be sure to distinguish between these small red boxes and the much larger letter and parcel boxes which are also painted red in most localities.

There are various types of fire alarm boxes in use throughout Canada. The most common type is operated as follows: to sound a fire alarm, pull open the cover on the front of the box, and press down the lever which is to be found inside. Press the lever only once. You should then wait at the fire alarm box until a fire truck arrives to give the firemen the location of the fire.

How to Obtain Police Assistance

In the case of a break-in or other trouble involving a breach of the law, as well as for accidents in the street or on the highway, immediately call the police. In cities and towns, it is the Municipal Police that you should contact if the need arises. In rural districts and in small villages, the Royal Canadian Mounted Police are responsible for the preservation of law and order, except in the provinces of Ontario and Quebec, where there are Provincial Police.

Training for Emergencies

Many municipalities and organizations offer First Aid courses.

Climate



Climate

Canada stretches over nearly 90 degrees longitude and from 42° north latitude to the vicinity of the North Pole. Hence many variations in weather and climate are to be expected. These variations affect the daily lives of Canadians in many ways such as clothing, food, houses, transportation, work and sports. You must be prepared to

accommodate yourself to the weather.

The accompanying table is for general guidance only. Because weather changes so much these figures can give merely an idea of what conditions are like on the average at any given time. However they do show clearly the considerable variation between summer and winter.

Temperature and Precipitation at Selected Stations in Canada

	Elevation (feet)	Mean January Temp.		Mean July Temp.		Total Annual Snowfall	Annual Total Precipitation
		°F.	°C.	°F.	°C.		
St. John's, Nfld.	211	24	- 4.5	60	15.6	114.1"	53.09"
Charlottetown, P.E.I.	74	19	- 7.2	67	19.4	112.7"	43.13"
Halifax, N.S.	83	24	- 4.5	65	18.3	64.1"	54.26"
Saint John, N.B.	119	20	- 6.6	62	16.6	80.0"	47.39"
Montreal, P.Q.	187	15	- 9.4	70	21.1	100.8"	41.80"
Quebec, P.Q.	296	12	-11.1	68	20.0	123.7"	44.76"
London, Ont.	912	23	- 5	70	21.1	77.0"	38.24"
Ottawa, Ont.	260	12	-11.1	69	20.5	80.5"	34.89"
Toronto, Ont.	379	25	- 3.8	71	21.6	54.6"	30.93"
Winnipeg, Man.	786	1	-17.2	68	20.0	49.4"	19.72"
Regina, Sask.	1884	2	-16.6	67	19.4	40.1"	15.09"
Calgary, Alta.	3540	16	- 8.8	62	16.6	57.0"	17.47"
Edmonton, Alta.	2219	8	-13.3	63	17.2	52.9"	17.63"
Vancouver, B.C.	127	38	3.3	64	17.7	24.5"	56.83"
Victoria, B.C.	228	39	3.9	60	15.6	10.1"	26.18"
Yellowknife, N.W.T.	682	-15	-26.1	61	16.1	34.5"	8.45"

Recreation



Recreation

Holidays

The national holidays are: **Good Friday**, **Victoria Day** (the official celebration of the Queen's Birthday held 24th May, or on the Monday preceding May 25th), **Dominion Day** (July 1st — the official birthday of Canada commemorating the signing of the British North America Act), **Labour Day** (the first Monday in September), **Thanksgiving Day** (on a day in October proclaimed by Parliament, usually the second Monday in the month), **Remembrance Day** (November 11th commemorating those who gave their lives for Canada in war), **Christmas Day** and **New Year's Day**. If Christmas Day and New Year's Day fall on Sunday the following day becomes the legal holiday. In some provinces there is normally a **civic holiday** proclaimed by provincial or municipal authorities on the first Monday in August. Religious holidays other than those listed are not generally observed by absence from school or work but some employers allow time off for attendance at services held on high religious festivals.

Entertainment

In many Canadian cities and towns entertainment is provided through concerts stage plays, art exhibitions and various other cultural activities, both professional and amateur. The local newspapers, particularly the Friday and Saturday editions, give full details about what is going on in the community on their entertainment pages. The local press carries details of radio and television programmes.

Sports

In Canada you will find a wide range of sporting activities. Some games may not be organized and played to the same extent as in other countries. There are almost unlimited opportunities for individual enjoyment in the out-of-doors.

Ice hockey is Canada's national game. You will find boys and men playing hockey on outdoor rinks in winter and on artificial ice during all seasons. There are international and national professional leagues and a multitude of amateur leagues

ranging from juveniles to senior. Radio and television have helped make professional hockey very popular.

Other winter sports include curling, bowling, basketball, table tennis, skiing, motor tobogganning and just playing in the snow. Most children love the winter and find many ways to enjoy themselves sliding, tobogganning and holding snowball fights in addition to organized games and pastimes.

There are many sports during the spring, summer and fall. Soccer has become a featured sport, largely through the influence of immigrants and because it can be played on various types of pitch. Lacrosse is played in some centres. Canadian rugby football is played in public school, university and professional leagues. There is a good deal of baseball and softball. Cricket is played in certain centres. Golf and tennis are very popular. Lawn bowling is enjoyed in some areas. Swimming is common both at beaches and at indoor or outdoor pools. Water skiing, sailing and motor boating are very popular in summer.

Horse racing draws large crowds. In addition to thoroughbreds ridden by jockeys, there are standardbreds which trot or pace pulling a sulky and driver. Other sports, including flying and motor racing have their

season and their adherents.

The favourite sports of many Canadian men and some women are fishing and hunting. Enquire from a travel bureau about required licences and the regulations. Camping has also become very popular in the past few years and now attracts many families.

Summer and Winter Cottages

In Canada the word "cottage" usually means a dwelling on or near a body of water where the owners spend as much of the summer as possible. To many families the cottage is their favourite recreation. Many cottages are simple temporary homes close to nature. Some are elaborate and adapted for winter sports as well.

This "back-to-nature" movement is caused by the hot summer and the resultant discomfort in urban areas. Most schools close for July and August and thousands of families spend the season in the woods and on the water. There is a trend to organized activity in some holiday areas. In some places, art schools and other educational facilities exist. Universities hold summer classes, especially for teachers who are free of school duties.

Notes

Buying a Business or Farm



Buying a Business or a Farm

Business

If you are interested in buying a business, it might be wise of you to accept employment in a similar enterprise until you gain some experience in Canadian methods of operation.

When you feel you are ready to buy a business, and have some funds of your own, counsellors at a Canada Manpower Centre may be of assistance to you without charge.

When you have found a business that looks like a promising investment it will be to your advantage to begin negotiations with legal advice.

In Canada, the municipalities divide their land into zones for industrial and residential usage. If you want to buy land to start up a business, you should check the local zoning regulations to see if your plans conform with the regulations of the area.

Farm

If you intend to become settled on a farm

of your own, it would be wise first to get one or more years' experience in Canadian farming methods by taking employment on a farm. When you feel ready to purchase a farm, and are in possession of funds of your own, the Canada Manpower Centre can be of help to you through its experienced counsellors, or will direct you to appropriate provincial officials.

When you have found a farm which suits your requirements, it will be to your advantage to begin negotiations only through a lawyer. Before making any verbal, written or financial commitments, it is always desirable to obtain legal advice.

NOTE: You are strongly advised to visit your nearest Canada Manpower Centre before taking any action that will affect your future settlement in this country. Counsellors are ready at all times to advise and help you

Time, Currency, Weights, Measures and Sizes



Time, Currency, Weight, Measures and Sizes

Time

In Canada time is usually told by the twelve-hour clock. The time from midnight to noon is distinguished by the letters a.m. (Latin, ante meridiem); the time from noon to midnight is distinguished by the letters p.m. (Latin, post meridiem). All times from midnight to noon will be the same on both the twenty-four hour clock and the twelve-hour clock. After noon subtract twelve from the twenty-four hour clock to get the afternoon time in Canada. Thus for comparison:

24-hour clock		12-hour clock
01.00	=	1.00 a.m.
08.00	=	8.00 a.m.
11.59	=	11.59 a.m.
12.00	=	12 noon or midday
13.00	=	1.00 p.m.
20.00	=	8.00 p.m.
23.59	=	11.59 p.m.
24.00	=	12 midnight

Time Zones

There are seven time zones in Canada. All are behind Greenwich Mean Time as follows:

Newfoundland	3½ hours behind Greenwich			
Atlantic	4	"	"	"
Eastern	5	"	"	"
Central	6	"	"	"
Mountain	7	"	"	"
Pacific	8	"	"	"
Yukon	9	"	"	"

Thus, if you go from Halifax or Saint John to Montreal you cross from the Atlantic to the Eastern zone and put your clock back one hour.

Official Time

The National Research Council in Ottawa broadcasts the official time over the Canadian Broadcasting Corporation network daily at 1 p.m. Eastern Standard Time or Eastern Daylight Time.

Standard Time and Daylight Saving Time

Standard Time is zone time.

From May to September most large communities move their clocks one hour ahead of Standard Time and use Daylight Saving Time (D.S.T.). However, some towns and villages and most rural areas remain on Standard Time throughout the year.

Currency

Canadian currency follows the decimal system. The basic unit is the cent; one hundred cents equal one dollar. The sign for cent is ¢ after the number; for example, 5¢. The sign for dollar is \$ before the number; for example \$5. A combination of dollars and cents has a decimal point between the two; for example \$5.05 stands for five dollars and five cents.

The currency standard of Canada in theory is gold. The coinage consists of nickel. There are 50-cent (half-dollar), 25-cent (quarter), 10-cent (dime), and 5-cent (nickel) pieces, as well as bronze 1-cent pieces. Silver dollars also are minted but seldom circulate.

All paper money is issued by the Bank of Canada in Ottawa in various dollar denominations, each of a distinctive colour:

\$1 — green; \$2 — brick red; \$5 — blue; \$10 — purple; \$20 — olive; \$50 — orange; \$100 — sepia brown; \$1000 — rose pink.

Each bank note has on the face the word CANADA in large letters and the

portrait of Her Majesty the Queen. However, the portrait of the Queen is being replaced by those of former Canadian Prime Ministers on new \$5, \$10, \$50 and \$100 bills which are coming out. All paper currency is printed in French and English.

Weights & Measures

The metric system is at the time of writing used in Canada mainly in scientific work, but will probably gradually become universally applied. Both this and the system of weights and measures currently used will probably exist side by side for several years.

Weights

16 ounces (oz.) = 1 pound (lb.)
 100 pounds ... = 1 hundredweight (cwt.)
 2,000 pounds ... = 1 ton

Equivalents of these weights in the metric system are:

= 28.3495 grams 1 ounce
 = 453.59 grams 1 pound
 = 45.359 kilograms 1 hundredweight

Approximately, therefore, 1 lb. is a little less than ½ kilo and a kilo equals 2½ pounds.

Long Measure

12 inches (in.) ... = 1 foot (ft.)
 3 feet = 1 yard (yd.)
 5½ yards = 1 rod (rd.)
 1,760 yards = 1 mile (mi.)

Equivalents of these measures in the metric system are:

1 inch = 2.54 centimetres (cm.)
 1 foot = 30.48 "
 1 yard = 91.44 "
 1 mile = 1.609 kilometres (km.)

Approximately, 1 yard is a little less than a metre, and 5 miles = 82 kilometres, so that one mile is rather more than 1½ kilometres.

Fluid Measure

2 pints (pts.) ... = 1 quart (qt.)
 4 quarts (qts.) ... = 1 gallon (gal.)

Equivalents of these measures in the metric system are:

1 pint = 0.568 litres
 1 quart = 1.136 "
 1 gallon = 4.546 "

Approximately, 1 pt. is a little more than ½ litre.

Dry Measure

- 2 pints = 1 quart
- 4 quarts = 1 gallon
- 2 gallons = 1 peck
- 4 pecks = 1 bushel (bu.)

Approximately, 1 bushel is a little less than 36½ litres.

Square Measure

- 144 square inches = 1 square foot
- 9 square feet = 1 square yard
- 30¼ square yards = 1 square rod, perch or pole
- 160 square rods .. = 1 acre
- 4840 square yards = 1 acre
- 640 acres = 1 section (one square mile)

The acre is the common unit of measurement for areas of land. It is equivalent to .404 hectare. Approximately 2½ acres equal one hectare.

Measures of Heat

The normal measure of heat used in Canada is the Fahrenheit scale. A comparison of the Fahrenheit and Centigrade scales follows. To convert Fahrenheit to Centigrade subtract 32 and multiply by 5/9.

To convert Centigrade to Fahrenheit multiply by 9/5 and then add 32.

Centigrade	Fahrenheit
100° .. Boiling point of water ..	212°
90	194
80	176
70	158
60	140
50	122
40	104
30	86
20 ... Room temperature ...	68
10	50
0 . Freezing point of water .	32
-10	14
-20	-4
-30	-22

Sizes

In clothing, the correct size number for you in Canada may be different from the size that you have been used to wearing. For example, in women's dresses and suits the rough equivalent of a size 42 in Continental Europe is a size 34 in Canada and a size 36 in Great Britain. This difference extends right through all types of clothing for men, women and children. Moreover, a size 34 in Canada may differ somewhat between manufacturers.

Government



Government

Federal Government

Canada is a federation of ten provinces — Newfoundland, Prince Edward Island, Nova Scotia, New Brunswick, Quebec, Ontario, Manitoba, Saskatchewan, Alberta, and British Columbia, as well as The Yukon Territory and The Northwest Territories.

The British North America (B.N.A.) Act of 1867 provides for a federal government consisting of Her Majesty the Queen (represented by a Governor-General except on infrequent State visits), the Senate and

the House of Commons, which together are known as the Parliament of Canada.

Members of the Commons are elected by secret ballot for a maximum period of five years. Voters in a federal election must be Canadian citizens of 18 years of age. They must also have their names posted on the official voters' list. The Country is divided into electoral districts which return 265 members to the Commons. The party with the largest number of members is normally invited to form a government with its leader as Prime Minister and his select committee

is the Cabinet.

There are 102 Senators appointed by the government to represent all the provinces.

The continuous administration of public affairs is carried out by a professional, non-political public service which implements the policies laid down by Parliament and by the Cabinet.

The federal government is empowered by the B.N.A. Act to legislate for peace, order and good government in general and for the following in particular: National Defence, Currency and Coinage, Banking, Manpower and Immigration, Criminal Law, Postal Service, Trade and Commerce, Communications, Navigation and Shipping. Any field of public welfare not reserved to the provinces is automatically a federal concern.

These public services are financed by taxes approved by Parliament and spent in accordance with a budget under the scrutiny of the Treasury Board, a committee of senior cabinet ministers.

Canada is a member of the British Commonwealth, an economic rather than a political association. Canada is now independent of the British Government, the ties being largely sentimental.

Provincial Government

Provincial governments resemble the federal government in structure, except that none of the 10 provincial ones have an Upper House or Senate. The Queen is represented in each province by a Lieutenant-Governor and each province has a Legislative Assembly (known as the National Assembly in Quebec). Each Assembly is composed of members elected by voters in each of the province's electoral districts. The provincial Cabinet of Ministers is headed by a Premier who is responsible to the Assembly.

In accordance with the B.N.A. Act, the provinces have complete jurisdiction over certain fields including education, hospitals and asylums, property and civil rights, municipal institutions, licensing, solemnization of marriage, the administration of justice, prisons and reformatories.

The federal and provincial governments have shared responsibility for some public business, for example, public health,

agriculture, welfare and justice.

The continuous administration of provincial government policies is carried on by a provincial Civil Service. Certain taxes are reserved to the provinces. Others have been shared with the federal government by arrangement.

Municipal or Local Government

The provinces delegate certain powers to various units of local government ranging from metropolitan to rural. Local government is carried on by elected municipal councils. These councils have certain tax rights usually in respect of property. Municipal councils frequently have full or part-time administrative and clerical assistants.

The responsibility for local education is assumed by school boards. These are elective bodies independent of municipal councils but working closely with them. In many areas there are both Catholic school boards for Roman Catholic schools as well as Protestant or public school boards.

Canada is a large country and there are wide variations in local practise but certain conditions are observed everywhere: free expression of opinion, both written and spoken, public debate, free elections by secret ballot and majority rule. Local councils and committees of all kinds offer you a valuable exercise in citizenship.

The Judiciary

It is important to note that while laws are made by government at various levels, they are interpreted by independent courts.

Criminal laws, applicable to all Canadians, are enacted by the federal government. Civil laws, applicable in the province where they were enacted are passed by provincial governments. In addition municipalities are empowered to pass local by-laws.

Courts at various levels have been established to try cases involving breaches of these laws. Appeal to a higher court is usually possible. In most cases some degree of free legal aid is available to a needy person.

Under the Canadian system of justice all men are equal before the law and have the right of representation in any court.

It should be noted that British Common Law, as modified by statute, is the governing

law in all provinces except Quebec, whose Civil Law stems from the French Civil Code. The Civil Code differs in some respects, such as in property laws and the law pertaining to married women.

Law Enforcement

Canadian policemen are public servants sworn to maintain law and order, to apprehend violators of the law and to assist the citizens.

The Royal Canadian Mounted Police (R.C.M.P.) are a federal force with

jurisdiction throughout Canada for the enforcement of federal laws. In addition they serve as provincial police in all territories and provinces, except Ontario and Quebec which maintain provincial police forces. Most municipalities have local police forces. Some companies have special guardians within the limits of their property.

Information About Government in Canada

Further information on this subject is available in any public library.

Citizenship



Citizenship

General

The Canadian Citizenship Act is the law which governs the conditions and specifies the procedures for admission to Canadian citizenship. It is administered by the Citizenship Registration Branch of the Secretary of State Department, which also operates Courts of Canadian Citizenship in many of the larger metropolitan centres across the country.

Qualifications

The qualifications which applicants must possess to become Canadian citizens can be quite simply stated. They must:

- a) Gain admission to this country for permanent residence—this is known as “landed immigrant” status.
- b) Live here for five years after admission.
- c) Speak one of the two official languages.

- d) Demonstrate good character.
- e) Possess a knowledge of the responsibilities and privileges of citizenship.
- f) Intend to live here permanently.
- g) Agree to comply with the oath of allegiance.

- (3) Anyone less than 40 years of age at time of admission as a landed immigrant who has since lived here continuously for more than 20 years.

c) **Minors**

The law makes special provision for persons under the age of 21 years who are exempt from most statutory conditions of qualification. However, there is no automatic grant of citizenship and application must be made on behalf of a minor by the responsible parent.

Exceptions

In certain cases the law allows some exemption from these requirements as noted below:

a) **Residence**

- (1) A period of continuous residence is not required, providing that the applicant has lived in the country for five of the eight years, and twelve of the eighteen months immediately prior to application.
- (2) The period of residence starts from the time an applicant obtains "landed immigrant" status; although half of every full year spent in the country as a non-immigrant may also be counted towards qualification.
- (3) Time spent abroad in the service of the Federal, or a Provincial, Government may be counted towards residence; this also applies to time spent abroad by a wife living with her husband in these circumstances.
- (4) The wife of a Canadian citizen obtains residential qualification after a period of twelve months.

b) **Language**

The following classes of person are not required to speak an official language in order to qualify for citizenship:

- (1) The wife, husband, widow or widower of a Canadian citizen.
- (2) Anyone 40 years of age or more at the time of admission as a landed immigrant, who has since lived here continuously for more than ten years.

Procedure

Application for citizenship is made to a Court which has jurisdiction in the area where the applicant lives. The application is posted for three months after which the applicant is called for a hearing by the Court. Once the Court has satisfied itself that the applicant possesses the qualifications stipulated by law it recommends grant of citizenship to the Secretary of State. When this recommendation has been accepted by the Minister, a Certificate of Citizenship is forwarded to the Court for presentation to the new citizen at a formal ceremony attended by prominent members of the local community. Under existing law, British subjects may elect to follow a somewhat different procedure which provides for application direct to the Registrar of Canadian Citizenship.

Inquiries

The foregoing explanation is intended as a general description of the procedure for acquiring Canadian citizenship. It does not provide an authoritative interpretation of law, nor does it deal with many complexities of the Canadian Citizenship Act. Requests for further information should be directed to the Registrar of Canadian Citizenship, Secretary of State Department, 130 Slater Street, Ottawa 4, Ontario or to the nearest Court of Canadian Citizenship.

